

My Money Year

SEPTEMBER TO AUGUST

A whole year of questions, choices and money missions.



12 MONTHS / ONE MONEY YEAR

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

Name: _____

Class: _____ School year: _____

Learn it. Try it. Explain it.

Make this workbook your own

START HERE

Choose your route

Your teacher can choose three core activities each month, add more practice or use a companion for a lesson on the website. You do not need to complete every page.

Show your thinking

Say, draw, write or use counters. Explain your reason, then check any calculation. Asking a question is part of learning.

Keep your place

Each activity has a month code. Use the contents and the PDF bookmarks to find a month. Tick your reflection when you can explain an idea.

Our class agreement

We use pretend money and fictional people. We respect different answers. You never need to share income, debts, account numbers, passwords or money stories from home.

Use it in class or at home

Read a story together, try the activity and explain one answer. A home conversation is always optional and can be done with a classroom partner instead.

Your whole year

July and August can be summer activities or be moved earlier if your school year finishes in June. Your teacher can adapt the order.

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	22
Needs, wants, comparison and opportunity cost	
Online companions: 3 Core + optional monthly activities	
03 November - Budgeting	39
Income, expenses and giving every euro a job	
Online companions: 3 Core + optional monthly activities	
04 December - Giving	56
Kindness, charity and thoughtful sharing	
Online companions: 1 Core + optional monthly activities	
05 January - Saving	69
Goals, habits, emergency buffers and patience	
Online companions: 1 Core + optional monthly activities	
06 February - Banking	82
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	95
Saving rewards, borrowing costs and compound growth	
Online companions: 2 Core + optional monthly activities	
08 April - Investing	110
Companies, funds, diversification, risk and time	
Online companions: 4 Core + optional monthly activities	
09 May - Borrowing	129
Loans, debt, total repayment and responsible choices	
Online companions: 1 Core + optional monthly activities	
10 June - Taxes and society	142
Public services, shared budgets and trade-offs	
Online companions: 2 Core + optional monthly activities	
11 July - Digital money	157
Scams, subscriptions, online shopping and verification	
Online companions: 3 Core + optional monthly activities	
12 August - Money Hero capstone	174
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.



YOUR 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

Before we start: what do I already know about this month's question?

The journey of a €10 note

SEP-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain that money can pay for goods and services, show prices, and be kept for later.

Fictional story: A baker makes bread. A customer wants one loaf. The shop price is €3. The customer pays with a €10 note. Draw the people, work, bread and payment in order.

Words to use: money, exchange, price, value

- 1 Draw arrows between baker, bread, customer and €3 price.

- 2 The customer has €10 and buys bread for €3. How much remains?

- 3 Circle one: money is useful because everyone must want the same swap / it can be accepted in payment.

- 4 Name something valuable that is not bought or sold.

Show your thinking with words, arrows, drawings or numbers.

Who made this possible?

SEP-02 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Match: a baker makes bread; a bus driver provides a journey; a librarian helps people find books. Now sort three other events: a worker receives wages, a child receives €5 as a birthday gift, and a neighbour helps for free.

Words to use: earn, income, service, contribution

- 1 Match baker → bread, driver → journey, librarian → book access.

- 2 Sort: wages for a shift, birthday €5, helping a neighbour for free.

- 3 Write how a cleaner or carer helps other people.

- 4 Why is “unpaid” not the same as “unimportant”?

Show your thinking with words, arrows, drawings or numbers.

Price and change detective

SEP-03 | 45 MIN

Name: _____ Date: _____

I am learning to: Read a price, compare two prices and calculate change.

Fictional story: Notebook €3.50. Pencil €1.25. Sticker sheet €2.75. You have €10. Compare notebook+pencil with notebook+stickers, and calculate the change for one purchase.

Words to use: price, cost, change, compare

1 Buy notebook and pencil. What is the total?

2 Pay €10. What change?

3 Buy notebook and sticker sheet instead. Which pair costs more and by how much?

4 Name one non-price question before buying a notebook.

Show your thinking with words, arrows, drawings or numbers.

Make the amount

SEP-04 | 45 MIN

Name: _____ Date: _____

I am learning to: Recognise fictional coins and notes and combine them to make and check a small amount.

Fictional story: Tokens available: 5c, 10c, 20c, 50c, €1 and €2. Make €1.75 in two different ways, add €2 + 50c + 20c, and show one exact way to pay €1.30.

Words to use: coin, note, amount, total

- 1 Make €1.75 using two different sets of tokens.

- 2 You hold €2, €0.50 and €0.20. What is the total?

- 3 A pencil costs €1.30. Show one way to pay it exactly.

- 4 Why can two different piles of coins be worth the same amount?

Show your thinking with words, arrows, drawings or numbers.

The swap problem

SEP-05 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain why direct swapping is hard and how a money everyone accepts makes exchange easier.

Fictional story: You have bread and want a comic. The comic owner wants an apple. An apple owner wants your bread. Try the two swaps. Then imagine everyone accepts the same play coin: sell your bread for a coin, then buy the comic.

Words to use: swap, barter, money, agree

1 Describe the two swaps that get you a comic.

2 Describe selling and buying with an accepted coin.

3 Why can money help even when both routes take two steps?

4 What happens if the comic owner refuses your coin?

Show your thinking with words, arrows, drawings or numbers.

Same thing, different value

SEP-06 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Umbrella €4, torch €3, water bottle €1. Situations: rainy day, power cut, hot walk. Match each item to where it is worth most, and explain what changes when the situation changes but the price stays the same.

Words to use: value, price, worth, useful

- 1 Match umbrella, torch and water bottle to rainy day, power cut and hot walk.

- 2 The umbrella's price is €4 on a dry day and on a rainy day. What changes?

- 3 Give an example where a cheap item is very valuable.

- 4 Is the most expensive choice always the best? Explain in one line.

Show your thinking with words, arrows, drawings or numbers.

Estimate before you pay

SEP-07 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Prices: €1.90, €3.10 and €2.95. Round each to the nearest euro to estimate the total, decide whether a €10 token is enough, then work out the exact total and the change.

Words to use: estimate, round, enough, total

- 1 Round €1.90, €3.10 and €2.95 to the nearest euro and add them.

- 2 Does €10 look like enough for all three?

- 3 Now find the exact total and the change from €10.

- 4 When is an estimate good enough, and when do you need the exact price?

Show your thinking with words, arrows, drawings or numbers.

The faces of money

SEP-08 | 45 MIN

Name: _____ Date: _____

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

Fictional story: In Town A shops accept coins and notes. In Town B people accept counted shells. Travellers bring a salt block and an ice block. Compare acceptance in each town, durability and ease of counting or dividing. These are invented towns, not a history timeline.

Words to use: form, accepted, lasting, countable

1 Which payment forms are accepted in Town A and Town B?

2 Can a shell be useful money in Town B? Explain.

3 Why is a melting ice block difficult to keep for later?

4 Name two useful properties of a payment form.

Show your thinking with words, arrows, drawings or numbers.

Value without a price

SEP-09 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Cards: notebook €3, a friend's help, a ball €5, a clean park, a kind word. Sort them into "has a price" and "valuable without a price", then add one of your own to each side.

Words to use: value, priceless, care, worth

- 1 Sort: notebook €3, a friend's help, a ball €5, a clean park, a kind word.

- 2 Which of these has no price tag?

- 3 Add one valuable thing of your own that costs no money.

- 4 Why is having more money not the same as being a better person?

Show your thinking with words, arrows, drawings or numbers.

The Money Hero classroom market

SEP-10 | 1/2 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain earning and exchange, make an amount, calculate a total and change, and distinguish price from value.

Fictional story: Alex earns €10 for an agreed task at a fictional shop. Alex buys a notebook for €3.50 and a pencil for €1.25. A friend helps Alex carry the books for free. All money and people in this story are fictional.

Words to use: earn, exchange, price, value, change

- 1 How did Alex earn the €10, and how is earning different from a gift?

- 2 What is the total price of the notebook and pencil?

- 3 Show coins that could pay that total exactly.

Show your thinking with words, arrows, drawings or numbers.

The Money Hero classroom market

SEP-10 | 2/2 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain earning and exchange, make an amount, calculate a total and change, and distinguish price from value.

Fictional story: Alex earns €10 for an agreed task at a fictional shop. Alex buys a notebook for €3.50 and a pencil for €1.25. A friend helps Alex carry the books for free. All money and people in this story are fictional.

Words to use: earn, exchange, price, value, change

- 4 What change should Alex receive from €10? Check by adding total and change.

- 5 Does the friend's unpaid help have value? Explain.

- 6 Are stickers automatically more useful than a pencil because they cost more? Give a reason.

Show your thinking with words, arrows, drawings or numbers.

Where Does Money Come From?

ONLINE COMPANION | AGES 6-8 | 45 MIN

Name: _____ Date: _____

I am learning to: Connect paid work to value, and distinguish earning, gifts and unpaid help.

Fictional story: A baker makes bread that feeds a customer. A bus driver helps people travel. A librarian helps people find books. A person can be paid for agreed work; a gift is received without that exchange; useful help can also be unpaid.

BAKER: FOOD

DRIVER: TRAVEL

LIBRARIAN: BOOKS

- 1 Draw a line from each job to its useful contribution: baker, driver, librarian; food, journeys, finding books.

- 2 Label each event E for earned pay, G for gift or H for unpaid help: paid shop shift; birthday money; tidying a shared classroom for free; paid care work; helping a friend for free; holiday gift.

[Open the matching lesson online](#)

Where Does Money Come From?

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Draw one job. Label the need or problem it helps solve. Explain whether help can be valuable when nobody is paid.

- 4 Money can be earned when... Complete the sentence.

SHOW YOUR IDEA

Draw your idea here. Tell a partner what your drawing shows.

Start a Tiny Business

ONLINE COMPANION | AGES 9-12 | 60 MIN

Name: _____ Date: _____

I am learning to: Calculate sales and simplified profit, then propose a price and customer value for a new small product.

Fictional story: A class stand sells eight cups of fictional lemonade at €2 each. Ingredients cost €5 in total. Assume no other costs for this arithmetic exercise.

8 CUPS

€2 EACH

COST €5

1 Calculate total sales from eight cups.

2 Subtract the stated ingredient cost. What is the simplified profit?

[Open the matching lesson online](#)

Start a Tiny Business

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Design a second small product: state one cost, a price a customer might accept, the profit on one sale, and why the product helps the customer.

- 4 Why is sales money not the same as profit?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

My September reflection

SEP | LOOK BACK

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

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Choices. What question could help you choose between two useful items?

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.



YOUR 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

Before we start: what do I already know about this month's question?

Need, want, or it depends?

OCT-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain how context changes a priority.

Fictional story: Sort water, an adequate winter coat, branded trainers, a phone, a bus ticket and a birthday cake. For each, choose NEED, WANT or DEPENDS. Invent one context that changes an answer.

Words to use: need, want, depends, priority

- 1 For water, choose need/want/depends and write “because...”.

- 2 Do the same for a winter coat and branded trainers.

- 3 Do the same for a phone.

- 4 What information would help you decide about the phone?

Show your thinking with words, arrows, drawings or numbers.

The real price tag

OCT-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Compare full prices including extras and identify what matters besides the number.

Fictional story: Offer A: game €12 plus €3 delivery. Offer B: same game €14 with collection. Offer C: borrow it from the library for €0 and return it next week. Compare money, time and ownership.

Words to use: fee, total, comparison, quality

1 Total A and B.

2 Which paid option costs less and by how much?

3 List one advantage and one limit of C.

4 State which you would choose for a one-week project and why.

Show your thinking with words, arrows, drawings or numbers.

The choice you leave behind

OCT-03 | 45 MIN

Name: _____ Date: _____

I am learning to: Name the opportunity cost of a decision in plain language.

Fictional story: Museum ticket €8. Art kit €7. Picnic ingredients €2. Choose a plan that fits, and name what you postpone.

Words to use: trade-off, opportunity cost, goal

1 Can museum + art kit fit in €10?

2 Find two combinations that fit.

3 If you choose museum + picnic, what can you not buy now?

4 What might change your decision?

Show your thinking with words, arrows, drawings or numbers.

Put them in order

OCT-04 | 45 MIN

Name: _____ Date: _____

I am learning to: Rank several fictional wants and needs by priority and explain the order when not everything fits.

Fictional story: Items: bus ticket €2, warm gloves €4, comic €3, water bottle €1, sticker set €2, packed lunch €3. You can get only your top three today. Rank all six, mark the line after three, and say what changes on a very cold day.

Words to use: priority, rank, first, wait

- 1 Rank the six items from most to least urgent for a normal school day.

- 2 Draw a line after your top three.

- 3 Which item moves up if the day is very cold?

- 4 Why did you place your last item last?

Show your thinking with words, arrows, drawings or numbers.

Four ways to get one thing

OCT-05 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A class play needs a costume. Routes: buy €10, borrow €0 and return, make from scraps €2 plus time, or share one between two. Fill in money and time for each, then pick a route for a one-off play and for a weekly club.

Words to use: option, borrow, make, share

- 1 Fill in money and time for buy, borrow, make and share.

- 2 Which costs the least money?

- 3 Which is best for a one-time play, and why?

- 4 When would borrowing be a poor choice?

Show your thinking with words, arrows, drawings or numbers.

Sleep on it

OCT-06 | 45 MIN

Name: _____ Date: _____

I am learning to: Tell a considered choice from an impulse one and use a simple pause-and-check before deciding.

Fictional story: A toy is "€6, only today!"; the same toy is €6 tomorrow. Use three questions - do I need it, do I already have one, will I still want it tomorrow - to decide buy, wait or skip.

Words to use: impulse, pause, check, decide

- 1 A toy costs €6 today and €6 tomorrow. Does "only today" change the price?

- 2 Write the three pause questions.

- 3 For a €6 gadget you already own, choose buy, wait or skip.

- 4 Why can waiting a day make a better choice?

Show your thinking with words, arrows, drawings or numbers.

Ask before you choose

OCT-07 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Backpacks: bright €9, plain and sturdy €8 (the notes say the plain one lasts longer). List three questions to ask, then choose one for daily school use and say why looks alone are not enough.

Words to use: question, quality, alternative, choose

- 1 Two backpacks: bright €9, plain and sturdy €8. Which lasts better if the notes say so?

- 2 List three questions to ask before choosing.

- 3 Which would you pick for daily school use, and why?

- 4 Why is "it looks nice" not enough on its own?

Show your thinking with words, arrows, drawings or numbers.

The cost of your time

OCT-08 | 45 MIN

Name: _____ Date: _____

I am learning to: Name the opportunity cost of a choice about time, not only money, across one afternoon.

Fictional story: You have three 30-minute blocks this afternoon and five activities: finish a model, play outside, help set up a fair, read, tidy. Choose three, name the two you give up, and write one trade-off sentence.

Words to use: time, trade-off, choose, give up

- 1 You have three 30-minute blocks and five activities. Choose three.

- 2 Which two did you give up?

- 3 If a friend needs help setting up the fair, what changes?

- 4 Finish: "If I choose ____, I give up ____ for now."

Show your thinking with words, arrows, drawings or numbers.

A choice for everyone

OCT-09 | 45 MIN

Name: _____ Date: _____

I am learning to: Make a fair group choice when people prefer different things, using a simple method.

Fictional story: The class must pick one shared treat: story time, an extra outdoor game, or a drawing session. Tally a fictional vote, find the winner, then choose a fair method if the vote ties.

Words to use: fair, group, vote, compromise

1 Tally a fictional vote for three treats.

2 Which won, and by how much?

3 If the vote is a tie, name one fair way to decide.

4 Why is "take turns" fair over several weeks?

Show your thinking with words, arrows, drawings or numbers.

Need, Want... or It Depends?

ONLINE COMPANION | AGES 6-8 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain why a need or want can depend on the situation.

Fictional story: A class is choosing what matters for a rainy trip. It has water, a warm coat, a fancy badge and a bus ticket on its list.

WATER

WARM COAT

FANCY BADGE

- 1 Put water, a warm coat and a fancy badge under NEED, WANT or DEPENDS. Give a reason for one choice.

- 2 A bus ticket is needed if the trip is too far to walk. What changes if the trip is next door?

[Open the matching lesson online](#)

Need, Want... or It Depends?

ONLINE COMPANION | THINK, EXPLAIN, CHECK

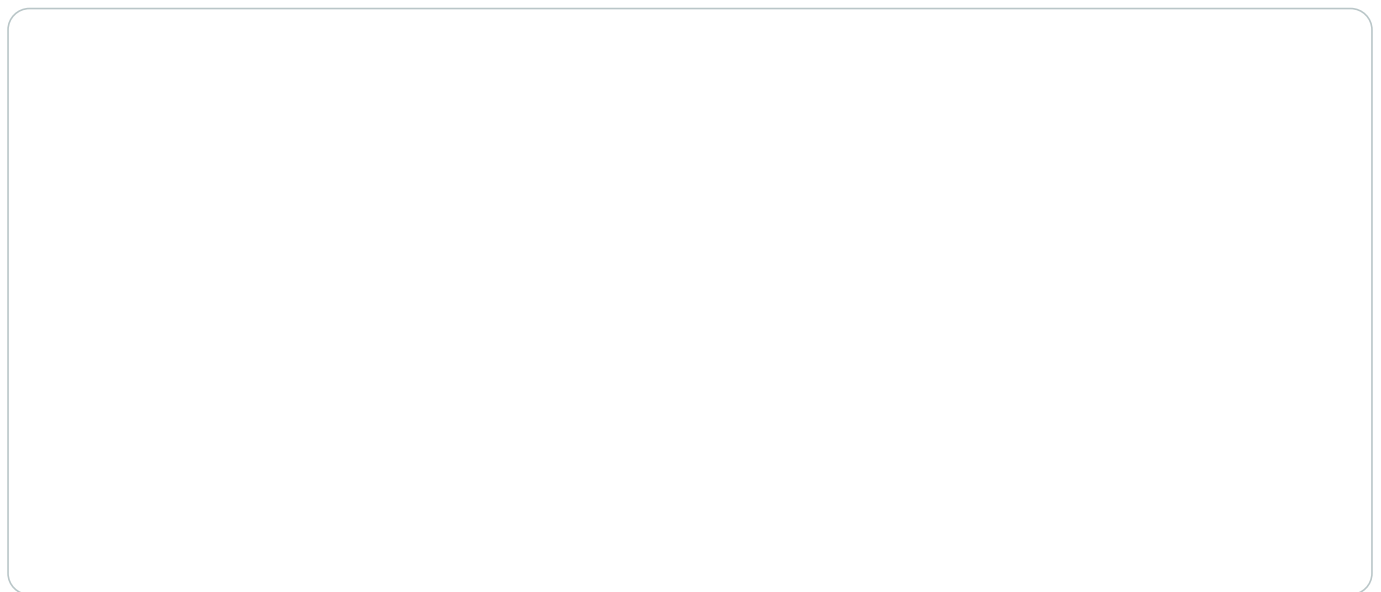
Keep using the same fictional story from the previous page.

- 3 A classmate calls a phone a need. Give one situation where that could be true.

- 4 What question helps you decide before buying?

SHOW YOUR IDEA

Draw your idea here. Tell a partner what your drawing shows.



Spot the Advert

ONLINE COMPANION | AGES 6-8 | 45 MIN

Name: _____ Date: _____

I am learning to: Recognise an advert and ask a calm question before wanting to buy.

Fictional story: A fictional toy poster says “Only today! Everyone wants the Sparkle Rocket!” in bright colours. A plain shop card simply says “Toy rocket, €12.”

BRIGHT COLOURS

ONLY TODAY

EVERYONE WANTS IT

1 Which card is trying harder to persuade you? Name two clues.

2 Does “everyone wants it” tell you whether the toy is useful to you? Explain.

[Open the matching lesson online](#)

Spot the Advert

ONLINE COMPANION | THINK, EXPLAIN, CHECK

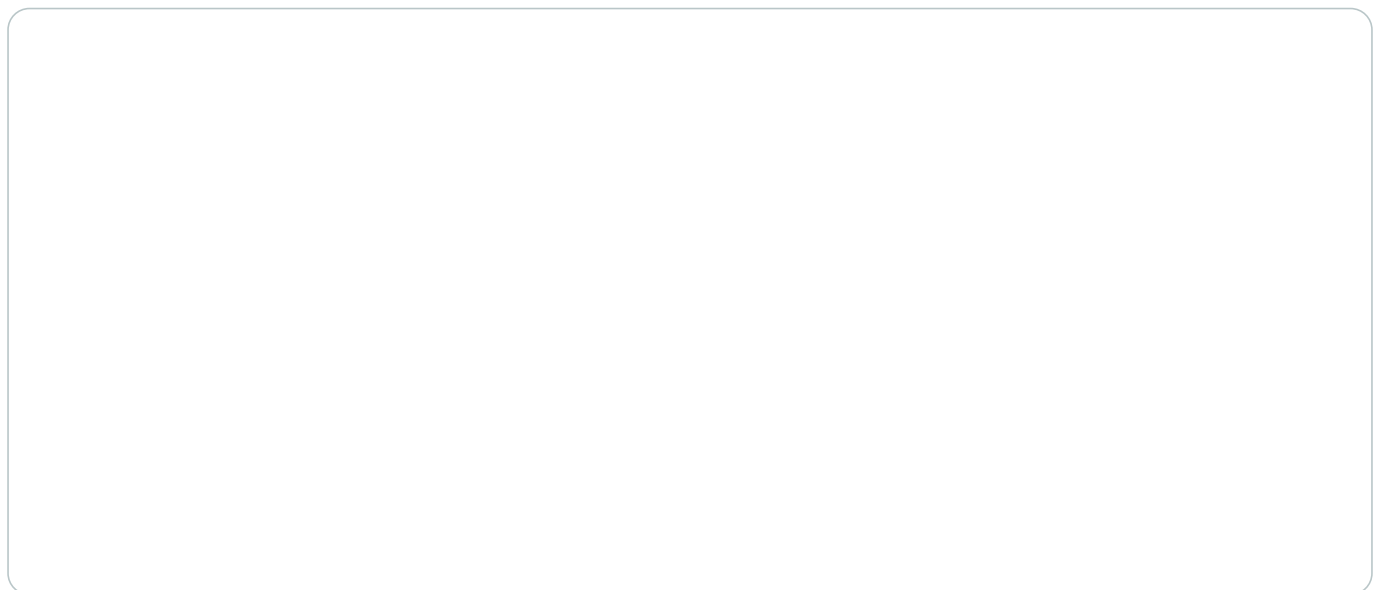
Keep using the same fictional story from the previous page.

- 3 Write one question to ask before buying the €12 toy.

- 4 What can you do when an advert makes you want something quickly?

SHOW YOUR IDEA

Draw your idea here. Tell a partner what your drawing shows.



Designed to Make You Want It

ONLINE COMPANION | AGES 13-15 | 60 MIN

Name: _____ Date: _____

I am learning to: Spot sponsorship, urgency and a preselected add-on in fictional marketing.

Fictional story: A fictional creator post says “I love this €12 drink kit!” with a small “ad” label. At checkout, a €3 extra is preselected and a timer says “Buy now.”

SMALL “AD” LABEL

€12 ITEM

+ €3 PRESELECTED

1 What tells you the creator may have been paid?

2 If the extra remains selected, what is the full checkout price?

Open the matching lesson online

Designed to Make You Want It

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Name two design choices that push for a quick decision and write one pause rule.

- 4 How can a company earn from your attention even before you buy?

SHOW YOUR IDEA

Check the claim before you decide. Use the story facts and mark what is still missing.

CLAIM OR ASSUMPTION	EVIDENCE / CHECK	MY DECISION

My October reflection

OCT | LOOK BACK

How can I make a choice that fits the situation?

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Budgeting. How could you plan for several choices with a fixed amount?

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.



YOUR 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

Before we start: what do I already know about this month's question?

Give every euro a job

NOV-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Build a balanced fictional budget.

Fictional story: Your fictional project receives €30. It plans €12 for materials, €8 for transport, €5 for a goal and €5 for surprises. Check that the plan balances.

Words to use: income, expense, budget, balance

1 Add the four jobs.

2 Income €30 minus planned jobs = ?

3 Move €2 from materials to goal; write the new amounts and total.

4 Explain one reason for keeping a buffer.

Show your thinking with words, arrows, drawings or numbers.

A surprise enters the plan

NOV-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Revise a budget without pretending extra money appears.

Fictional story: Start with the €30 plan. A repair costs €3. Then transport costs €2 more than planned. Revise the same €30; no new income has arrived.

Words to use: buffer, flexible, fixed, revise

1 A repair costs €3: where will it come from?

2 What remains in the buffer?

3 Transport rises €2 as well: propose a valid plan.

4 State what you chose to protect.

Show your thinking with words, arrows, drawings or numbers.

Planned versus actual

NOV-03 | 45 MIN

Name: _____ Date: _____

I am learning to: Read a simple record and learn from a difference without blame.

Fictional story: Start with €20 in a spending envelope. Spend €3 on a snack, €5 on a notebook and €4 on a bus. Move €4 to a separate goal envelope; it is still your money. The snack had been planned at €2. Record both envelope balances and compare plan with actual.

Words to use: transaction, actual, difference, category

- 1 Start with €20 in the spending envelope and subtract €3, €5, €4, then move €4 to a separate goal envelope. Fill the spending balance after each step.

- 2 What is left in the spending envelope? How much is in the goal envelope?

- 3 The snack plan was €2. By how much did actual spending exceed it?

- 4 Write one calm change for next time.

Show your thinking with words, arrows, drawings or numbers.

Fixed and flexible costs

NOV-04 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Cards: weekly club fee €3, bus pass €4, snacks, art supplies, a treat. Sort each into fixed or flexible, and mark the two easiest to change if money is tight.

Words to use: fixed, flexible, cost, sort

- 1 Sort into fixed or flexible: club fee €3, bus pass €4, snacks, art supplies, a treat.

- 2 Which two are easiest to change if money is tight?

- 3 Why is a fixed cost harder to change quickly?

- 4 Give one fixed and one flexible cost of your own.

Show your thinking with words, arrows, drawings or numbers.

Needs first, then wants

NOV-05 | 45 MIN

Name: _____ Date: _____

I am learning to: Fund needs before wants when building a budget, then use what remains for wants.

Fictional story: Income €12. Items: lunch €4, bus €3, comic €3, sticker €2, extra snack €2. Fund the needs first, then choose wants that fit what remains.

Words to use: need, want, first, remain

1 From €12, fund lunch €4 and bus €3 first. How much remains?

2 Choose wants that fit the remainder.

3 What could happen if you buy the comic and sticker before lunch?

4 Why fund needs first?

Show your thinking with words, arrows, drawings or numbers.

Make it last the week

NOV-06 | 45 MIN

Name: _____ Date: _____

I am learning to: Spread a small weekly income across the days so it lasts, instead of spending it all at once.

Fictional story: You have €7 for seven days. Spend cards: drink €1, snack €1, comic €3. Plan each day so the money lasts, then test what happens if you spend €5 on Monday.

Words to use: weekly, spread, daily, last

- 1 You have €7 for seven days. Plan a spend for each day so it lasts.

- 2 If you spend €5 on Monday, how much is left for the other six days?

- 3 Is that enough for a €1 drink each day?

- 4 Why can spreading money out help?

Show your thinking with words, arrows, drawings or numbers.

Two plans, same money

NOV-07 | 45 MIN

Name: _____ Date: _____

I am learning to: Compare two budgets for the same income and judge which better meets a stated goal.

Fictional story: Both plans use €20. Plan A: materials €14, goal €2, buffer €4. Plan B: materials €8, goal €8, buffer €4. Goal: finish the project AND save for a trip. Judge which plan fits better.

Words to use: compare, plan, goal, fit

1 Do both plans total €20?

2 Which plan puts more toward the trip goal?

3 Which better fits "finish the project AND save for the trip"?

4 Why can two valid plans still differ?

Show your thinking with words, arrows, drawings or numbers.

When income changes

NOV-08 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Start plan (€20): materials €10, transport €5, goal €3, buffer €2. First income falls to €16; then instead it rises to €24. Revise the plan each time and say what you protect.

Words to use: income, cut, add, protect

- 1 Income falls from €20 to €16. Which €4 do you cut, and why?

- 2 Rewrite the plan to total €16.

- 3 Income instead rises to €24. Where do the extra €4 go?

- 4 What did you protect in both cases?

Show your thinking with words, arrows, drawings or numbers.

Cut, keep, or swap

NOV-09 | 45 MIN

Name: _____ Date: _____

I am learning to: Balance a plan that starts over budget by cutting, keeping or swapping items.

Fictional story: Income €10. Wish list: art kit €6, snack €2, comic €3, sticker €2 (totals €13). Cut or swap to reach €10 or less, and keep the item that matters most.

Words to use: over budget, cut, keep, swap

1 Add the wish list. By how much is it over €10?

2 Cut or swap items to reach €10 or less.

3 Which item did you keep, and why?

4 Why balance the plan before spending?

Show your thinking with words, arrows, drawings or numbers.

Three Jars: Spend, Save, Share

ONLINE COMPANION | AGES 6-8 | 45 MIN

Name: _____ Date: _____

I am learning to: Make a simple plan using spend, save and optional share jars.

Fictional story: Cash has nine fictional play coins. A small book costs 3 coins now. A future art kit needs saving. Sharing with a class project is an optional choice.

SPEND

SAVE

SHARE

- 1 Put 3 coins in SPEND, 4 in SAVE and 2 in SHARE. How many coins have jobs?

- 2 The book costs 3 coins. Which jar can pay for it?

[Open the matching lesson online](#)

Three Jars: Spend, Save, Share

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Could Cash choose 0 coins for SHARE and still make a valid plan? Explain.

- 4 What is one thing the SAVE jar could be for?

SHOW YOUR IDEA

Draw your idea here. Tell a partner what your drawing shows.

Give Every Euro a Job

ONLINE COMPANION | AGES 9-12 | 60 MIN

Name: _____ Date: _____

I am learning to: Make and revise a balanced plan for a fictional €20 project.

Fictional story: Your group has €20 for a reading corner. It plans €8 for books, €5 for a lamp, €4 to save for later and €3 for a surprise.

BOOKS €8

LAMP €5

SAVE €4 + BUFFER €3

- 1 Add the four planned jobs. Is every euro assigned without going over €20?

- 2 A replacement bulb costs €2. Use the surprise buffer. How much remains in that buffer?

[Open the matching lesson online](#)

Give Every Euro a Job

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 In a separate version of the original plan, the lamp costs €7 instead of €5. Start again with €20. Show one sensible balanced change.

- 4 Which job did you protect, and why?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

Your First Month on Your Own

ONLINE COMPANION | AGES 13-15 | 60 MIN

Name: _____ Date: _____

I am learning to: Balance a fictional monthly plan and revise it after a surprise.

Fictional story: A fictional income is €1,200. Plan: rent €600, food €200, transport €100, phone €40, buffer €100 and leisure €160. These are invented prices, not a realistic housing claim.

INCOME €1,200

NEEDS €940

BUFFER €100 + LEISURE €160

- 1 Add all planned jobs. Does the plan fit €1,200?

- 2 A repair costs €80. Revise the plan without spending above income. Show what changed.

[Open the matching lesson online](#)

Your First Month on Your Own

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

3 Which jobs would you protect first, and why?

4 Why is a buffer useful even in a balanced plan?

SHOW YOUR IDEA

Check the claim before you decide. Use the story facts and mark what is still missing.

CLAIM OR ASSUMPTION	EVIDENCE / CHECK	MY DECISION

My November reflection

NOV | LOOK BACK

How can a plan give every euro a useful job?

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Giving. How could a money plan include helping someone?

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.



YOUR 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

Before we start: what do I already know about this month's question?

Giving is more than coins

DEC-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Identify useful ways to contribute that do not require money.

Fictional story: A younger pupil wants a reading partner. A shelf needs repair with an adult. A school requests used books. A project requests money for supplies. Which offers time, skill, goods or money? Ask the recipient what is useful.

Words to use: giving, time, skill, kindness

- 1 Sort four cards into money / time / goods / skill.

- 2 A library needs books shelved, not more decorations. Which offer helps most?

- 3 Write one question to ask before helping.

- 4 Draw a zero-euro class contribution.

Show your thinking with words, arrows, drawings or numbers.

A kind request, a careful check

DEC-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Evaluate a fictional donation request before acting.

Fictional story: Poster A: "School book drive, Friday; ask the named teacher what titles are needed."
Poster B: "Urgent! Send money to this personal account now or children miss out." Decide what can be checked independently. Do not send details.

Words to use: cause, evidence, verify, privacy

1 What does each poster say the help is for?

2 Which details can you verify independently?

3 Should a child send payment details? Explain.

4 Write a respectful reply that pauses action.

Show your thinking with words, arrows, drawings or numbers.

Plan a class act of giving

DEC-03 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A school reading corner needs clear labels. The class has €6 in project tokens, blank paper and 30 minutes. Plain labels cost €2; decorated labels cost €5. Make a useful plan and ask the librarian if it works.

Words to use: plan, recipient, resources, feedback

1 Write the need in one sentence.

2 Choose paper labels costing €2 or decorated labels costing €5; explain.

3 Assign three roles.

4 Name one question to ask the recipient afterward.

Show your thinking with words, arrows, drawings or numbers.

The share portion

DEC-04 | 45 MIN

Name: _____ Date: _____

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

Fictional story: You have €10 and three jars: spend, save, share. Choose a share amount (it may be €0), work out what is left, and pick a fictional cause it could help.

Words to use: share, portion, choose, plan

- 1 You have €10 and three jars. Choose an amount for share (it may be €0).

- 2 How much is left for spend and save together?

- 3 Pick a fictional cause your share could help.

- 4 Why should giving be a choice, not a rule?

Show your thinking with words, arrows, drawings or numbers.

Match the gift to the need

DEC-05 | 45 MIN

Name: _____ Date: _____

I am learning to: Choose a gift that fits what the recipient actually needs, by asking first.

Fictional story: Needs: a class needs book labels; a shelter needs blankets; a garden needs seeds. Gifts: money, labels, blankets, toys, seeds. Match each need to the most useful gift and find the one mismatch.

Words to use: need, match, useful, ask

- 1 Match each need to the most useful gift.

- 2 Which gift does NOT match the "needs blankets" case?

- 3 Why can an unwanted gift be unhelpful?

- 4 Write one question to ask a recipient before giving.

Show your thinking with words, arrows, drawings or numbers.

Kind and fair

DEC-06 | 45 MIN

Name: _____ Date: _____

I am learning to: Give in ways that include everyone and never embarrass anyone, understanding that people can give different amounts.

Fictional story: A note says "everyone bring €5". Rewrite it so anyone can join in with time, help or any amount, keep it optional and private, and explain why no one is judged by how much they give.

Words to use: fair, kind, private, include

1 Why might "everyone bring €5" leave some pupils out?

2 Rewrite it so anyone can join in any way.

3 Name one way to keep a gift private.

4 Why should no one be judged by how much they give?

Show your thinking with words, arrows, drawings or numbers.

The gift of time

DEC-07 | 45 MIN

Name: _____ Date: _____

I am learning to: Recognise time and help as valuable gifts and plan a simple, consented time-gift.

Fictional story: Time-gifts: read to a younger class, tidy a shared space, teach a skill. Choose one, write who to ask first, and plan a 20-minute gift with one job each.

Words to use: time, volunteer, help, consent

- 1 List three gifts that use time, not money.

- 2 Choose one and write who to ask first.

- 3 What makes a time-gift go well?

- 4 Why can time be as valuable as money?

Show your thinking with words, arrows, drawings or numbers.

Many small gifts

DEC-08 | 45 MIN

Name: _____ Date: _____

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

Fictional story: In a fictional class of 20, twelve pupils each choose to give €1 and four give time instead. Find the money pool, decide whether €12 covers a €10 book set, and note that every gift is a free choice.

Words to use: pool, together, total, choice

1 If 12 pupils each give €1, what is the pool?

2 Four more give time instead. Does the money total change?

3 A €10 book set is the goal - is €12 enough?

4 Why must giving stay a free choice?

Show your thinking with words, arrows, drawings or numbers.

Did it help?

DEC-09 | 45 MIN

Name: _____ Date: _____

I am learning to: Close the giving loop by thanking people and checking, respectfully, whether the gift helped.

Fictional story: The class made book labels for the reading corner. Write who to thank and one respectful question to learn whether the labels are easy to read and use.

Words to use: thanks, respect, result, feedback

1 Who should you thank after a class gift?

2 Write one question to learn if the labels helped.

3 Which matters more: an impressive-looking gift or a useful one?

4 Why ask the recipient, not just yourself?

Show your thinking with words, arrows, drawings or numbers.

The Kindness Coin

ONLINE COMPANION | AGES 6-8 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain giving as a voluntary choice that can include money, time or help.

Fictional story: A fictional class has three play coins and a reading corner that needs new labels. Children may offer a coin, time to make labels, or no gift. No one must explain a private choice.

COIN

TIME

HELP

- 1 Name two different ways the class could help the reading corner.

- 2 If the class gives one of three play coins, how many remain?

[Open the matching lesson online](#)

The Kindness Coin

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Is a child who gives no coin less kind? Explain.

- 4 What should we ask before giving something to a project?

SHOW YOUR IDEA

Draw your idea here. Tell a partner what your drawing shows.

My December reflection

DEC | LOOK BACK

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

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Saving. How could you set aside money for a future goal?

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.



YOUR 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

Before we start: what do I already know about this month’s question?

Turn a wish into a goal

JAN-01 | 45 MIN

Name: _____ Date: _____

I am learning to: State an amount, a contribution and a check date.

Fictional story: Art kit €24; bookmark supplies €12; garden seeds €18. You can set aside €3 each week in this fictional story. Choose a goal and draw weekly progress.

Words to use: goal, target, contribution, progress

- 1 If an art kit costs €24 and you save €3 a week, how many weeks?

- 2 If you already have €6, how many weeks remain?

- 3 Write a goal sentence with amount, contribution and check date.

- 4 What if one week is missed?

Show your thinking with words, arrows, drawings or numbers.

The habit, not the giant leap

JAN-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain how repetition changes a savings balance.

Fictional story: Put aside €2 in weeks 1, 2, 3, 5 and 6. Week 4 is skipped. Draw the balance after every week; then compare it with six uninterrupted weeks.

Words to use: habit, regular, balance, pause

1 Fill each end-of-week balance.

2 Total at week 6?

3 How much below a perfect six-week plan?

4 Write a restart sentence.

Show your thinking with words, arrows, drawings or numbers.

The “just in case” buffer

JAN-03 | 45 MIN

Name: _____ Date: _____

I am learning to: Distinguish a planned goal from money kept for surprises.

Fictional story: A class project has €20: supplies €12, goal €4, buffer €4. Tape for a torn display costs €3. Show what remains and how the buffer could be rebuilt.

Words to use: buffer, unexpected, rebuild, priority

1 What remains after €3 tape?

2 If the class adds €1 to its buffer next week, what will it hold?

3 Why might a separate goal envelope help?

4 What if the surprise costs €6 instead?

Show your thinking with words, arrows, drawings or numbers.

Two goals at once

JAN-04 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Goals: art kit €12, game €8. You save €4 a week. Compare splitting €2 to each goal with putting all €4 on the game first, and work out the weeks for each.

Words to use: goal, split, order, weeks

- 1 Split €4 as €2 to each goal. How many weeks for the €8 game? For the €12 art kit?

- 2 Now put all €4 on the game first. How many weeks until the game is done?

- 3 Which method finishes the game sooner?

- 4 When might splitting still be the better choice?

Show your thinking with words, arrows, drawings or numbers.

Save first, then spend

JAN-05 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Income €6. In "save first" you set aside €2, then spend the rest. In "spend first" you spend €5 on a treat, then save what is left. Compare how much each method saves.

Words to use: first, set aside, spend, leftover

1 From €6, set aside €2 to save first. How much is left to spend?

2 In spend-first you spend €5 on a treat. How much is left to save?

3 Which method saved more?

4 Why can "save what's left" leave nothing?

Show your thinking with words, arrows, drawings or numbers.

Keep it separate

JAN-06 | 45 MIN

Name: _____ Date: _____

I am learning to: Keep savings separate and clearly labelled so it is not spent by accident.

Fictional story: You have €10 mixed in one jar. Put €4 into a labelled save jar, then a €3 treat tempts you. Decide which jar it should not come from, and say why labelling helps.

Words to use: separate, safe, labelled, tempt

- 1 You have €10 mixed. Put €4 into a labelled save jar. How much is in each jar?

- 2 A €3 treat tempts you - which jar should it NOT come from, and why?

- 3 Why does labelling help?

- 4 Name one place to keep savings separate.

Show your thinking with words, arrows, drawings or numbers.

Reach it faster

JAN-07 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Goal €12, saving €3 a week. Work out the weeks, then test three levers - save €4 a week, add a €6 top-up, or cut a €3 want - and find the new number of weeks.

Words to use: faster, contribution, top-up, weeks

1 €12 at €3 a week - how many weeks?

2 Save €4 a week instead - how many weeks?

3 Add a €6 top-up to the €3-a-week plan - how many weeks now?

4 Which lever suits someone with little spare each week?

Show your thinking with words, arrows, drawings or numbers.

Worth the wait

JAN-08 | 45 MIN

Name: _____ Date: _____

I am learning to: Weigh saving until you can afford something against rushing to get it now.

Fictional story: A scooter costs €15 and you can save €5 a week. Compare waiting three weeks (total €15) with rushing now for a fictional €18 total, and say when waiting is and is not the right choice.

Words to use: wait, afford, patience, ready

1 At €5 a week, how many weeks to save €15?

2 If rushing means paying €18 in total, how much more is that?

3 Name one feeling that makes people rush.

4 When might waiting NOT be the right choice?

Show your thinking with words, arrows, drawings or numbers.

Little and often

JAN-09 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Save €1 a week. Work out the total after 12 weeks, after 12 weeks at €2, and roughly after a whole year (52 weeks), then say why small-and-regular beats a rare big amount.

Words to use: small, regular, add up, total

1 €1 a week for 12 weeks - what total?

2 €2 a week for 12 weeks?

3 About how much is €1 a week for a whole year (52 weeks)?

4 Why can "little and often" beat waiting to save a lot at once?

Show your thinking with words, arrows, drawings or numbers.

The Saving Goal Race

ONLINE COMPANION | AGES 6-8 | 45 MIN

Name: _____ Date: _____

I am learning to: Turn a wish into a goal with an amount and repeated saving steps.

Fictional story: A fictional art kit costs €24. Goldie can set aside €4 each week. There is no interest or price change in this story.

GOAL €24

€4 EACH WEEK

CHECK THE TRAIL

- 1 Fill the balances after weeks 1, 2 and 3.

- 2 How many €4 deposits reach €24? Show the final week.

[Open the matching lesson online](#)

The Saving Goal Race

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 If one week is skipped, does the goal disappear? Explain what happens to the finishing date.

- 4 What makes a saving wish into a plan?

SHOW YOUR IDEA

Draw your idea here. Tell a partner what your drawing shows.

My January reflection

JAN | LOOK BACK

How can small steps help a saving goal?

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Banking. How might you record money coming in and going out?

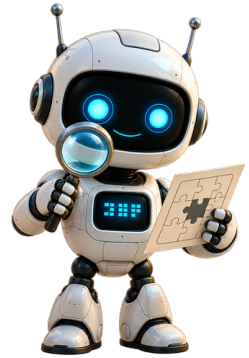
February Banking

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.



YOUR 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

Before we start: what do I already know about this month's question?

The account is a record

FEB-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain deposits, withdrawals and a running balance.

Fictional story: Fictional opening balance €20. Deposit €8. Pay €6 at a shop. Pay €3 for a bus. Mark money in/out and update the balance after each entry.

Words to use: account, deposit, withdrawal, balance

- 1 Mark + for money in and – for money out.

- 2 Fill balances after each transaction.

- 3 Circle the final balance.

- 4 Does a card make a purchase free?

Show your thinking with words, arrows, drawings or numbers.

Statement detective

FEB-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Check a record for arithmetic and duplicate entries.

Fictional story: Fictional opening €15, gift +€5, book –€4, second book line –€4, displayed closing €12. Were there two books or a duplicate? Calculate both possibilities, then ask what evidence would help.

Words to use: statement, transaction, date, error

1 Balance if both €4 entries are real?

2 Balance if the second is a duplicate?

3 What evidence would help?

4 Write a calm question to ask.

Show your thinking with words, arrows, drawings or numbers.

Pay safely, keep details private

FEB-03 | 45 MIN

Name: _____ Date: _____

I am learning to: Recognise sensitive payment details and safe help-seeking.

Fictional story: Sort: "Tell a friend your PIN"; "Ask a trusted adult to check a payment"; "Photograph both sides of a payment card"; "Check the amount before tapping." A separate message asks for a one-time code. Plan a safe response.

Words to use: PIN, password, private, verify

1 Sort four cards.

2 A message asks for a one-time code: what do you do?

3 Write two questions before confirming a purchase.

4 Name a trusted adult or school role to ask for help, without writing personal contact details.

Show your thinking with words, arrows, drawings or numbers.

Ways to pay

FEB-04 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A book costs €5. Ways to pay: cash, tap card, phone, online form. Match each to how the money moves, decide whether any is cheaper, and give one care point for paying online.

Words to use: cash, card, tap, online

- 1 A book costs €5. Does paying by card make it cheaper than cash?

- 2 Match each method to how the money moves.

- 3 Why can tapping feel like you spent nothing?

- 4 Name one care point for paying online.

Show your thinking with words, arrows, drawings or numbers.

Reading a statement

FEB-05 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A fictional statement has columns: date, description, money in, money out, balance. Find the date of the €4 book, the balance after a €5 gift, and a row where money went out.

Words to use: statement, date, description, balance

1 On which date was the €4 book bought?

2 What was the balance after the €5 gift?

3 Which row shows money going out?

4 Why do dates and descriptions help you check a statement?

Show your thinking with words, arrows, drawings or numbers.

Check before you pay

FEB-06 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Account balance €7. Items: €3, €5, €9. Decide which you can pay for, what is left after a €5 item, and two safe options when €9 is too much.

Words to use: balance, enough, check, before

1 Balance €7. Can you pay for a €5 item? What is left?

2 Can you pay for a €9 item? Why not?

3 If not, name two safe options.

4 Why check the balance before paying?

Show your thinking with words, arrows, drawings or numbers.

Two kinds of account

FEB-07 | 45 MIN

Name: _____ Date: _____

I am learning to: Tell an everyday (current) account from a savings account and keep goal money in the right place.

Fictional story: Accounts: Everyday and Savings. You get €10 - €6 to spend and €4 for a goal. Put each amount in the right account and say why goal money is kept separate.

Words to use: account, current, savings, separate

1 Which account is for everyday spending, and which for a goal?

2 You get €10: €6 to spend, €4 for a goal. Put each in the right account.

3 Why keep goal money in a separate account?

4 What could happen if goal money sits in the everyday account?

Show your thinking with words, arrows, drawings or numbers.

The fake bank message

FEB-08 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Message A: "Your account is locked, send your code now" (with a link). Message B: a plain reminder, no link, no code request. Mark the warning signs in A and write one safe step to check whether a message is real.

Words to use: fake, message, code, verify

- 1 Which message asks for something a bank should never ask by message?

- 2 List the warning signs in message A.

- 3 Should you send a one-time code because a message asks? Explain.

- 4 Write one safe step to check whether a message is real.

Show your thinking with words, arrows, drawings or numbers.

Private by default

FEB-09 | 45 MIN

Name: _____ Date: _____

I am learning to: Tell what a payment genuinely needs from what should stay private, and explain why records are kept private.

Fictional story: Info cards: item price, PIN, one-time code, the shop's name, a card number. Sort them into “needed to pay” and “keep private”, and say why a PIN and a one-time code stay private.

Words to use: private, share, record, permission

- 1 Sort: item price, PIN, one-time code, the shop's name, a card number.

- 2 Which of these does a shop need to sell you a pen?

- 3 Why keep a PIN and a one-time code private?

- 4 Why does a bank keep your records private?

Show your thinking with words, arrows, drawings or numbers.

Inside a Bank Account

ONLINE COMPANION | AGES 9-12 | 45 MIN

Name: _____ Date: _____

I am learning to: Read deposits, payments and the running balance on a fictional account.

Fictional story: A fictional account starts at €20. A gift adds €8. A book payment takes €6 away. A bus payment takes €3 away.

START €20

+ €8 GIFT

- €6 BOOK - €3 BUS

1 Write the balance after each of the three transactions.

2 Label each transaction money IN or money OUT.

[Open the matching lesson online](#)

Inside a Bank Account

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 A message asks for a one-time code to “fix” the account. What should the account holder do?

- 4 What does the balance tell you?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

My February reflection

FEB | LOOK BACK

How can I read an account and protect private information?

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Interest. What could change a savings balance besides a new deposit?

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.



YOUR 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

Before we start: what do I already know about this month's question?

Interest for a saver

MAR-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Describe interest as an amount an account may add under its terms.

Fictional story: This fictional card says: start with €100, earn 5% once after one year, make no new deposits and pay no fees. Find the amount added and the closing balance. Compare €20 under the same rule.

Words to use: interest, rate, balance, term

- 1 On the stated €100 card, calculate one year's interest.

- 2 Closing balance?

- 3 €20 at 5% for one year gives how much interest?

- 4 Is 5% promised forever? Explain.

Show your thinking with words, arrows, drawings or numbers.

Interest for a borrower

MAR-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Calculate a simple total repayment and recognise that fees or timing can change actual costs.

Fictional story: Card 1: borrow €100 and repay €105 after one year, with no other fee. Card A: borrow €20 and repay €22. Card B: borrow €20 and repay €25. Name the extra cost on each card.

Words to use: borrow, principal, interest, total repayment

1 Total repayment for the €100 card?

2 Cost of borrowing on A and B?

3 Which costs less if all other terms are the same?

4 Why would an adult need the full agreement, not only the weekly amount?

Show your thinking with words, arrows, drawings or numbers.

Growth on growth

MAR-03 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain compounding through two rounds and distinguish a smooth model from a real investment path.

Fictional story: The fictional model starts at €100 and adds 10% after each round. Round two uses the new balance from round one. Compare with a model that adds €10 each round. Neither model predicts a real investment.

Words to use: compound, return, uncertainty, illustration

- 1 Fill round 1 and round 2 balances.

- 2 Why is round 2 growth €11 rather than €10?

- 3 Compare €121 and €120.

- 4 Correct the claim "It will always grow 10% each year."

Show your thinking with words, arrows, drawings or numbers.

Five in every hundred

MAR-04 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Shade 5 of 100 squares. On fictional saver cards, find 5% of €100 and 5% of €20. The rate is the same, but is the euro amount the same?

Words to use: percentage, hundred, rate, amount

- 1 Shade 5 squares out of 100. What percentage is shaded?

- 2 On a fictional €100 balance, what is 5% in euros?

- 3 If 10% of €20 is €2, what is 5% of €20?

- 4 Is “5%” the same thing as “€5” for every starting balance? Explain.

Show your thinking with words, arrows, drawings or numbers.

Same rate, different starting amount

MAR-05 | 45 MIN

Name: _____ Date: _____

I am learning to: Compare interest amounts fairly when starting balances differ, without confusing a larger euro gain with a higher rate.

Fictional story: Card A starts at €40, card B at €100; both add 5% once after one year, with no deposits or fees. Find the added euros and ending balance of each. Explain why B adds more euros.

Words to use: starting balance, rate, interest amount, compare

- 1 Find the interest and closing balance on card A.

- 2 Find the interest and closing balance on card B.

- 3 Which card has the larger euro gain? Are their rates different?

- 4 A pupil says "B is the better rate because it adds more euros." Correct the sentence.

Show your thinking with words, arrows, drawings or numbers.

One year or two?

MAR-06 | 45 MIN

Name: _____ Date: _____

I am learning to: Read the term of a simple-interest classroom card and calculate repeated fixed interest without silently compounding.

Fictional story: A fictional card starts at €100 and adds a fixed €5 at the end of each of two years, always calculated on the original €100. Fill start, year 1 and year 2. This is simple interest, not annual compounding.

Words to use: term, year, simple interest, total

- 1 Fill the balances at start, end of year 1 and end of year 2.

- 2 How much interest was added altogether?

- 3 Does the second €5 come from €100 or €105 under this card's rule?

- 4 Why must you read the term and calculation rule before comparing cards?

Show your thinking with words, arrows, drawings or numbers.

The fee changes the result

MAR-07 | 45 MIN

Name: _____ Date: _____

I am learning to: Distinguish interest earned from the final balance after a stated fee.

Fictional story: A fictional €100 balance gets €5 interest once after one year and then pays a €2 fee. Show both changes in order and find the final balance and net change. No other transactions occur.

Words to use: fee, gross interest, net change, closing balance

1 What is the balance just after the interest is added?

2 What is the balance after the fee?

3 How much higher than the starting €100 is the final balance?

4 Explain why “I earned €5 interest” and “my balance rose €3” can both be true.

Show your thinking with words, arrows, drawings or numbers.

More euros, fewer choices?

MAR-08 | 45 MIN

Name: _____ Date: _____

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

Fictional story: In year 1 a fictional shopper has €100 and identical books cost €10. In year 2 the balance is €105 and the books cost €12. Compare how many whole books each balance buys. These are invented prices, not real inflation data.

Words to use: price change, buying power, balance, compare

1 How many €10 books can €100 buy?

2 How many €12 books can €105 buy, and how much is left?

3 The balance rose by how many euros?

4 Why did the number of whole books fall despite the higher balance?

Show your thinking with words, arrows, drawings or numbers.

Read the whole claim

MAR-09 | 45 MIN

Name: _____ Date: _____

I am learning to: Ask evidence-based questions about an interest claim, identifying missing term, fees and uncertainty before calculating.

Fictional story: Fictional poster A states “€100 grows 5% in one year, no fee.” Fictional poster B states only “Earn more! 8%!” Find A's result. Mark the missing starting balance, term and fee information on B; do not invent its ending balance.

Words to use: claim, evidence, term, conditions

- 1 Under A's stated rules, what is 5% of €100 and the ending balance?

- 2 Circle the facts missing from B: term, fees, starting balance, colour of the poster.

- 3 Can you calculate B's exact ending balance from the information given? Why?

- 4 Write one question you would ask a trusted adult before accepting a money claim.

Show your thinking with words, arrows, drawings or numbers.

Interest Has Two Faces

ONLINE COMPANION | AGES 9-12 | 60 MIN

Name: _____ Date: _____

I am learning to: Identify who receives or pays interest and calculate a simple 10% example.

Fictional story: Two fictional cards each begin with €100 for one year at a stated 10% rate. On S, a saver receives interest. On B, a borrower pays interest. No fees or other transactions occur.

SAVER €100

10% = €10

BORROWER €100

1 On S, how much interest is added and what is the closing balance?

2 On B, how much interest is paid and what is the total repayment?

[Open the matching lesson online](#)

Interest Has Two Faces

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Complete: the saver receives interest from the account provider; the borrower pays interest to whom?

- 4 Why must you read whether a card is about saving or borrowing?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

The Growth That Starts Growing

ONLINE COMPANION | AGES 9-12 | 60 MIN

Name: _____ Date: _____

I am learning to: Explain growth on growth in two rounds without treating it as a promise.

Fictional story: A fictional model begins with €100 and adds 10% at the end of each of two rounds. Each new round uses the latest balance. There are no fees or deposits.

START €100

ROUND 1 €110

ROUND 2 ?

- 1 Calculate the balance after round 1 and round 2.

- 2 Why is round 2 growth €11 rather than €10?

[Open the matching lesson online](#)

The Growth That Starts Growing

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Compare with a model that adds a fixed €10 each round. What is the difference after two rounds?

- 4 Would a real investment always follow this smooth line?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

My March reflection

MAR | LOOK BACK

How can interest help a saver and cost a borrower?

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Investing. How is uncertain growth different from a stated classroom rate?

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.



YOUR 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

Before we start: what do I already know about this month's question?

A tiny piece of a company

APR-01 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A fictional company has ten equal ownership tokens. It sells eight bookmarks at €2 each and uses €4 of materials. Assume no other costs for this arithmetic exercise. Work out sales and simplified profit. Does a token guarantee its owner a payment?

Words to use: company, share, sales, cost, profit

1 Calculate sales.

2 Calculate profit under this exercise's assumption that materials are the only cost.

3 Does one of ten tokens automatically earn €1.20? Explain why not.

4 Name one additional real-world cost or reason a company value might change.

Show your thinking with words, arrows, drawings or numbers.

One garden or many?

APR-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain diversification as spreading exposure, while retaining the possibility of loss.

Fictional story: Fictional company cards: books, bicycles and food. Event 1: demand for books falls. Event 2: a storm affects all shops. Compare a basket holding only books with one holding all three types. Neither basket is guaranteed safe.

Words to use: fund, diversify, sector, risk

- 1 Draw a one-company basket and a three-company basket.

- 2 Which is more exposed to a book-only problem?

- 3 What happens in the all-shops storm?

- 4 Correct "A fund guarantees safety."

Show your thinking with words, arrows, drawings or numbers.

Time, risk and fees

APR-03 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Goal A: class trip next month. Goal B: school garden in four years. A fictional uncertain game starts with ten tokens and may add 3, change 0 or lose 4; it charges a one-token fee in every outcome. Calculate endings and match the deadline to the need for certainty.

Words to use: time horizon, loss, fee, accessible

- 1 Start with 10 game tokens. Calculate the ending after a gain of 3 and a fee of 1.

- 2 Calculate the ending after no change and a fee of 1.

- 3 Calculate the ending after a loss of 4 and a fee of 1.

- 4 Which outcome threatens next month's trip? Why is time alone not a guarantee?

Show your thinking with words, arrows, drawings or numbers.

Not a straight line

APR-04 | 45 MIN

Name: _____ Date: _____

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

Fictional story: One fund's fictional value over six steps: €100, €110, €105, €120, €115, €130. Plot the line, mark where it fell, and say whether it ends higher than it started and by how much.

Words to use: value, up, down, patient

- 1 Plot the six values: 100, 110, 105, 120, 115, 130.

- 2 Between which two steps did it fall?

- 3 Is the end higher or lower than the start, and by how much?

- 4 Why is "it always goes up" wrong?

Show your thinking with words, arrows, drawings or numbers.

Shares, funds and cash

APR-05 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Holdings: Cash (steady, no growth), One share (big ups and downs), Fund (a spread basket that can still fall). Needs: bus fare next week, a bike in three years, "someday" money. Match each need to a holding.

Words to use: cash, share, fund, match

1 Which holding is steadiest for next week's bus fare?

2 Which single holding has the biggest ups and downs?

3 Does a fund remove the chance of loss?

4 Match "a bike in three years" to a holding and say why.

Show your thinking with words, arrows, drawings or numbers.

What could go wrong?

APR-06 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A €100 holding faces three "what ifs": it falls 20%, the company has a bad year, or you must sell during the dip. Work out the €80 value, and name one way to avoid being forced to sell low.

Words to use: risk, fall, struggle, timing

1 A €100 holding falls 20%. What is it worth now?

2 If you must sell during that dip, what do you get?

3 Name one way to lower the chance of being forced to sell low.

4 Why is investing money you need next week risky?

Show your thinking with words, arrows, drawings or numbers.

Too good to be true

APR-07 | 45 MIN

Name: _____ Date: _____

I am learning to: Spot unrealistic investment promises and treat guaranteed high returns as a warning.

Fictional story: Offers: A "double your money by Friday!", B "guaranteed 50% every month", C "values go up and down, no guarantees". Sort them into warning and honest, and list the red flags in A.

Words to use: promise, guaranteed, realistic, red flag

1 Which offer is honest about uncertainty?

2 List two red flags in offer A.

3 Why is "guaranteed 50% every month" not believable?

4 What is a safe first step when you see a big money promise?

Show your thinking with words, arrows, drawings or numbers.

A share of the profit - or not

APR-08 | 45 MIN

Name: _____ Date: _____

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

Fictional story: The bookmark company has 10 tokens. Year 1 profit €12, Year 2 profit €0. Work out the per-token share each year and say whether a token guarantees a yearly payment.

Words to use: owner, profit, dividend, decide

- 1 Year 1 profit is €12 across 10 tokens. If all is shared, how much per token?

- 2 Year 2 profit is €0. How much per token now?

- 3 Does owning a token guarantee a payment every year?

- 4 Why might owners choose to reinvest profit instead of sharing it?

Show your thinking with words, arrows, drawings or numbers.

Money you can leave alone

APR-09 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Three questions: Do I understand it? Can I leave it for years? Could I cope if it fell? Pots: bus fare, birthday €20, "someday" €50. Decide which pot stays safe and which could face uncertainty.

Words to use: understand, afford, time, decide

1 Which pot should stay completely safe, and why?

2 Run the €50 "someday" pot through the three questions.

3 If you do not understand something, what should you do?

4 Why is "only money I can leave alone" a good rule?

Show your thinking with words, arrows, drawings or numbers.

Build an Investment Garden

ONLINE COMPANION | AGES 9-12 | 60 MIN

Name: _____ Date: _____

I am learning to: Explain that spreading choices can reduce one-company risk but not remove all risk.

Fictional story: A fictional garden has three plots: books, bicycles and food. A book-only basket has three book tokens. A mixed basket has one token in each plot. A storm can affect all plots.

BOOKS

BICYCLES

FOOD

- 1 Draw the book-only and mixed baskets using three tokens each.

- 2 Demand for books falls. Which basket has more of its tokens in the affected plot?

[Open the matching lesson online](#)

Build an Investment Garden

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 A storm affects every plot. Does the mixed basket guarantee safety? Explain.

- 4 Why might time matter when choosing a risky or safer place for a goal?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

Sure Thing or Lucky Guess?

ONLINE COMPANION | AGES 9-12 | 45 MIN

Name: _____ Date: _____

I am learning to: Recognise uncertainty and warning signs in a guaranteed-profit claim.

Fictional story: A fictional message says “Send €10 now and get €20 by Friday. Guaranteed, no risk!” It gives no explanation of the activity or who is responsible.

PROMISE

MISSING FACTS

PAUSE

- 1 Underline two words or phrases that should make you pause.

- 2 If a coin toss offered €20 on heads and €0 on tails after paying €10, is the outcome certain?

Open the matching lesson online

Sure Thing or Lucky Guess?

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Write two facts you would need before believing a money claim.

- 4 What should you do with a too-good-to-be-true offer?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

Time Is Your Superpower

ONLINE COMPANION | AGES 13-15 | 60 MIN

Name: _____ Date: _____

I am learning to: Compare time in a fictional growth model and explain diversification and uncertainty.

Fictional story: Two fictional people each contribute €100 once. In a smooth illustration, A has two 10% rounds and B starts one round later, so B has only one. No fees or extra deposits are shown.

A: €100 + 2 ROUNDS

B: €100 + 1 ROUND

10% MODEL ONLY

- 1 Find A's balance after rounds 1 and 2.

- 2 Find B's balance after one round. Compare the ending balances.

[Open the matching lesson online](#)

Time Is Your Superpower

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Why could one company share be riskier than a fund spread across many companies? Give one more reason the 10% model is not guaranteed.

- 4 Why can time help without promising a particular final amount?

SHOW YOUR IDEA

Check the claim before you decide. Use the story facts and mark what is still missing.

CLAIM OR ASSUMPTION	EVIDENCE / CHECK	MY DECISION

Insurance: Sharing the Risk

ONLINE COMPANION | AGES 13-15 | 45 MIN

Name: _____ Date: _____

I am learning to: Model a shared risk pool, a claim and an excess using fictional terms.

Fictional story: Ten fictional people each put €2 in a shared pool. One has a covered loss of €15. The classroom rule says the person pays the first €3 (excess) and the pool pays the rest.

10 × €2 POOL

LOSS €15

EXCESS €3

1 How much is in the pool before the loss?

2 How much does the person pay, how much does the pool pay and what remains in the pool?

[Open the matching lesson online](#)

Insurance: Sharing the Risk

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Does paying a premium mean everyone gets money back? Explain.

- 4 What information would you need before judging a real policy?

SHOW YOUR IDEA

Check the claim before you decide. Use the story facts and mark what is still missing.

CLAIM OR ASSUMPTION	EVIDENCE / CHECK	MY DECISION

My April reflection

APR | LOOK BACK

How can people think about growth, time and risk?

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Borrowing. What would you check before agreeing to repay money?

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.



YOUR 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

Before we start: what do I already know about this month's question?

The amount back matters

MAY-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Compare amount borrowed with total amount repaid.

Fictional story: Offer A gives €12 now and requires €15 next month. Offer B gives €12 now and requires four weekly payments of €4. Compare total repayment and the extra amount paid.

Words to use: loan, repay, borrowing cost, fee

1 Extra cost A?

2 Total B?

3 Extra cost B?

4 Which costs less under the stated terms and by how much?

Show your thinking with words, arrows, drawings or numbers.

Could the plan actually work?

MAY-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Test whether repayments fit money already expected.

Fictional story: The club receives €5 each week for four weeks. It already needs €3 each week for supplies. Someone suggests a €4 weekly repayment. Build a four-week table before agreeing.

Words to use: repayment plan, due date, available, shortfall

1 Money left after supplies each week?

2 Repayment shortfall each week?

3 Total shortfall over four weeks?

4 Suggest a safe project change.

Show your thinking with words, arrows, drawings or numbers.

Borrow, save, or change the goal?

MAY-03 | 45 MIN

Name: _____ Date: _____

I am learning to: Compare time, cost and flexibility for a fictional non-urgent purchase.

Fictional story: The kit costs €12. The club could save €3 a week, use Offer A from the first card, or share supplies already available. Compare time, total cost and what sharing requires.

Words to use: alternative, wait, total, decision

1 Weeks to save?

2 Extra cost of borrowing A?

3 What does sharing supplies give up or require?

4 Choose for a project needed tomorrow, then for a project in two months, and explain.

Show your thinking with words, arrows, drawings or numbers.

Borrowing has a price

MAY-04 | 45 MIN

Name: _____ Date: _____

I am learning to: Show that borrowing usually costs extra, and that the extra is the price of having the money now.

Fictional story: Offer X gives €10 now and asks for €12 back next month. A friend would lend €10 and ask for only €10 back. Work out the extra each one costs, and say what the extra pays for.

Words to use: loan, interest, borrowing cost, total repaid

1 How much extra do you pay on Offer X?

2 What is the total you repay on Offer X?

3 The friend lends €10 and you repay €10 - what does that loan cost?

4 What should you always ask before you agree to borrow?

Show your thinking with words, arrows, drawings or numbers.

Worth borrowing for?

MAY-05 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Two fictional cards each cost €15: a warm coat needed for next week's trip, and a third copy of a toy you already own. Decide which reason to borrow for makes more sense, and which can simply wait.

Words to use: need, want, urgent, wait

1 Which card is a need?

2 Which card can wait?

3 Saving €5 each week, how many weeks to reach €15 for the toy?

4 For a want that can wait, what is one question to ask yourself before borrowing?

Show your thinking with words, arrows, drawings or numbers.

Small payments, long time

MAY-06 | 45 MIN

Name: _____ Date: _____

I am learning to: Show that a smaller weekly payment can hide a bigger total and a much longer time.

Fictional story: A €20 loan can be repaid as €10 a week for two weeks, or €3 a week for eight weeks. The smaller weekly amount feels easier but adds up to more over longer. Total both plans and find the difference.

Words to use: instalment, weekly, total, longer

1 What is the total repaid under Plan A?

2 What is the total repaid under Plan B?

3 How much more does Plan B cost than Plan A?

4 Why is "the smaller weekly payment" not always the cheaper choice?

Show your thinking with words, arrows, drawings or numbers.

When a payment is missed

MAY-07 | 45 MIN

Name: _____ Date: _____

I am learning to: 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.

Fictional story: A plan repays €4 a week. If a week is missed, a fictional €3 late fee is added, so that week now costs €7. Decide the calm first step, and why borrowing more to cover it is risky.

Words to use: repayment, missed, late fee, ask

1 What is the normal weekly repayment?

2 With the €3 late fee, what does the missed week 3 cost in total?

3 Why can borrowing more money to cover a missed payment be risky?

4 What is the first safe step to take when you cannot pay on time?

Show your thinking with words, arrows, drawings or numbers.

A promise between friends

MAY-08 | 45 MIN

Name: _____ Date: _____

I am learning to: Show that borrowing between people works on a clear, fair agreement that is written down and kept.

Fictional story: Penny borrows €6 from a friend. Before the money changes hands they agree the amount, the day it will be repaid, and write it down. List what a fair, friendly agreement should include.

Words to use: agreement, amount, date, trust

1 Name three things a fair agreement should state.

2 Penny repays €6 in two equal weekly parts - how much is each part?

3 Why does writing the agreement down help both friends?

4 What is a kind way to speak up early if you cannot repay on time?

Show your thinking with words, arrows, drawings or numbers.

Goldie's borrow-smart checklist

MAY-09 | 45 MIN

Name: _____ Date: _____

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

Fictional story: An offer gives €10 now for €13 back, for something you could instead save for at €3 a week for four weeks (€12). Run the offer through four questions: need it now, can repay on time, total cost, and is there a cheaper way?

Words to use: checklist, need, total, cheaper

1 What is the total you would repay on the offer?

2 What does the saving route cost in total, and how is it worked out?

3 Which checklist question does the offer fail, and why?

4 Which checklist question do you think matters most, and why?

Show your thinking with words, arrows, drawings or numbers.

The True Cost of Borrowing

ONLINE COMPANION | AGES 13-15 | 60 MIN

Name: _____ Date: _____

I am learning to: Compare total repayment with the price tag and notice extra borrowing costs.

Fictional story: A fictional item costs €90 if paid now. One offer says “3 easy payments of €34.” Another says “Pay €90 later, with no stated fee” under this exercise’s assumptions. Read every term before judging a real offer.

PAY NOW €90

3 × €34

PAY LATER €90*

- 1 Add the three €34 payments. How much above the €90 price is that?

- 2 Under the stated exercise assumptions, which offer has the lowest total?

[Open the matching lesson online](#)

The True Cost of Borrowing

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

3 Why is “only €34 each time” an incomplete way to compare?

4 What figure should you compare first across borrowing offers?

SHOW YOUR IDEA

Check the claim before you decide. Use the story facts and mark what is still missing.

CLAIM OR ASSUMPTION	EVIDENCE / CHECK	MY DECISION

My May reflection

MAY | LOOK BACK

How can I compare borrowing with waiting?

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Taxes and society. How could people fund something they share?

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.



YOUR 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

Before we start: what do I already know about this month's question?

Who keeps the streetlights on?

JUN-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Explain that taxes help pay for public services shared by a community.

Fictional story: Cards show streetlights, a public library, a private toy, fire service and a public park. Which may be shared services? Who might benefit now or later?

Words to use: tax, public service, shared, community

1 Circle two shared services.

2 Explain why a single household might not buy the whole town's streetlights.

3 Is a privately bought toy the same as a public library?

4 Name a person who may benefit from a library even if they do not use it today.

Show your thinking with words, arrows, drawings or numbers.

The town's 100 tokens

JUN-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Make a balanced shared budget and explain a compromise.

Fictional story: A fictional town has 100 tokens. Minimum needs: school 30, roads 20, safety 20. Options: library 20, park 15, flood reserve 15. Choose a plan, then respond to a flood requiring 10 tokens.

Words to use: public budget, allocate, priority, trade-off

1 What remains after the three minimum needs?

2 Can library + park fit in the remainder?

3 Choose a plan totalling no more than 100.

4 After the flood, find 10 tokens without exceeding 100 and explain the effect.

Show your thinking with words, arrows, drawings or numbers.

Check the receipt, ask the question

JUN-03 | 45 MIN

Name: _____ Date: _____

I am learning to: Recognise that some purchases include taxes while avoiding false assumptions about rates or exemptions.

Fictional story: Receipt A: item €8, fictional teaching tax €2, total blank. Receipt B: item €5, fictional teaching tax €0, total blank. These numbers are invented for arithmetic; they are not actual Dutch tax rates.

Words to use: receipt, tax, total, rule

1 Calculate each total.

2 What is the difference between item price and final total on receipt one?

3 May you use this exercise to tell someone the actual Dutch tax rate? Why not?

4 Write one question a shopper could ask if a receipt is unclear.

Show your thinking with words, arrows, drawings or numbers.

A little from many

JUN-04 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Ten fictional families each add €2 to a shared pot. Together the €20 buys a park bench nobody could easily buy alone. Find the total, and say who may use the bench.

Words to use: contribution, pot, shared, total, afford

1 Ten families each add €2. What is the total pot?

2 Could one family easily buy the €20 bench on its own?

3 Once the bench is bought, who is allowed to use it?

4 Why does sharing the cost make the bench easier to afford?

Show your thinking with words, arrows, drawings or numbers.

Ours or mine?

JUN-05 | 45 MIN

Name: _____ Date: _____

I am learning to: Distinguish shared things paid for together and used by many from private things paid for by one person and used by one.

Fictional story: Sort six cards into shared or private: a road, a streetlight, a public library, your own bike, your own snack and your own toy. Explain why a road is shared while a snack is not. All examples are fictional teaching cases, not real tax rules.

Words to use: shared, private, public, owner, use

- 1 Sort the six cards into "shared" and "mine".

- 2 Why is a road usually shared, not one person's private property?

- 3 Name one thing that could be shared in one town but private in another, and say why.

- 4 Which shared service do you value most, and why?

Show your thinking with words, arrows, drawings or numbers.

You can't buy everything

JUN-06 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A class fund holds €30. The wish list is books €15, plants €10, board games €12 and a party €8 - €45 in all. Choose a plan that fits €30 and name what you gave up.

Words to use: budget, wish list, trade-off, choose, over budget

1 Add the four wishes. What do they total?

2 By how much does the full list go over the €30 fund?

3 Write a plan that fits within €30.

4 Which wish did you give up, and why that one?

Show your thinking with words, arrows, drawings or numbers.

Fair shares

JUN-07 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A €12 shared cost among four people can be split equally at €3 each, or by ability with two paying €4 and two paying €2. Check both still total €12, and discuss what "fair" can mean.

Words to use: shared cost, equal share, fair, ability, split

- 1 Split €12 equally among 4 people. What is each equal share?

- 2 In the by-ability plan two pay €4 and two pay €2. Add these four amounts - do they still total €12?

- 3 Which split feels fairer to you, and why?

- 4 Why do communities spend time discussing how to share a cost?

Show your thinking with words, arrows, drawings or numbers.

When the money runs short

JUN-08 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A town pot holds €20, but this year's needs - school €10, road €8, safety €8 - come to €26. Find the shortfall and choose whether to cut, delay, or raise a little more.

Words to use: need, pot, shortfall, delay, contribution

1 Add the three needs. What is the total needed?

2 The pot holds €20. What is the shortfall?

3 Write one plan that closes the €6 gap.

4 Who should be asked before the town decides?

Show your thinking with words, arrows, drawings or numbers.

Have your say

JUN-09 | 45 MIN

Name: _____ Date: _____

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

Fictional story: Three groups each present a €20 town plan with a different mix of library, park, safety and reserve, then the class votes. Prepare a one-minute pitch, and decide how to respond if the vote goes another way.

Words to use: citizen, pitch, vote, reserve, respect

1 What should a good one-minute budget pitch include?

2 Why can keeping a small reserve be wise?

3 How can you disagree with another plan respectfully?

4 If the vote goes against your plan, what is a good way to respond?

Show your thinking with words, arrows, drawings or numbers.

The Shared-Purse Challenge

ONLINE COMPANION | AGES 9-12 | 60 MIN

Name: _____ Date: _____

I am learning to: Allocate a fictional shared budget and explain the trade-offs.

Fictional story: A fictional town has 100 counters. Proposed jobs: school 40, roads 30, clinic 20 and park 10. These are invented teaching figures, not actual public spending.

SCHOOL 40

ROADS 30

CLINIC 20 + PARK 10

- 1 Add the four jobs. Is the town plan balanced?

- 2 A bridge repair needs 15 extra counters. Choose cuts or delays that keep the total at 100. Show your revised plan.

[Open the matching lesson online](#)

The Shared-Purse Challenge

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Name one service the whole town may use and one difficult choice your group made.

- 4 Why can a shared budget not give every service everything it wants?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

Your First Payslip: Gross vs Net

ONLINE COMPANION | AGES 13-15 | 60 MIN

Name: _____ Date: _____

I am learning to: Read a simplified fictional payslip and distinguish gross from net pay.

Fictional story: A fictional job pays €12 per hour for 5 hours. The teaching payslip shows one simplified deduction of €9. This is not an actual tax rate or legal payslip.

5 × €12 HOURS

GROSS €60

DEDUCTION €9

1 Calculate gross pay for five hours.

2 Subtract the fictional €9 deduction. What is net pay?

[Open the matching lesson online](#)

Your First Payslip: Gross vs Net

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Label gross €60, deduction €9 and net €51. Name one shared service that some real taxes or contributions can help fund, without treating €9 as a real rule.

- 4 Why should you not assume the €9 deduction applies to every real worker?

SHOW YOUR IDEA

Check the claim before you decide. Use the story facts and mark what is still missing.

CLAIM OR ASSUMPTION	EVIDENCE / CHECK	MY DECISION

My June reflection

JUN | LOOK BACK

How can shared money support a community?

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Digital money. How could you check a money request online?

July

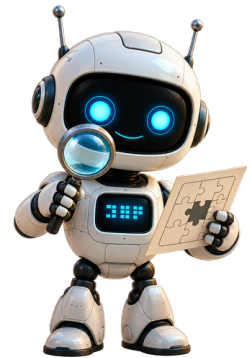
Digital money

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.



YOUR 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

Before we start: what do I already know about this month's question?

The charge that comes back

JUL-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Distinguish one-time from recurring costs.

Fictional story: App A costs €6 once. App B costs €0 today, then €4 at the end of each of the next three months. Compare the full cost over the stated period and mark the renewal dates.

Words to use: subscription, renewal, monthly, cancel

1 Total A?**2** Total B across the three charged months?**3** Which costs more over that period and by how much?**4** What should be checked before agreeing to B?

Show your thinking with words, arrows, drawings or numbers.

The “tap again” receipt

JUL-02 | 45 MIN

Name: _____ Date: _____

I am learning to: Check an in-app purchase total and identify confirmation screens.

Fictional story: A fictional game offers 100 gems for €3, an outfit for €4 and a bonus pack for €2. The basket shows €9. You have a fictional €6 limit. Remove one item if possible and check the new total before confirming.

Words to use: in-app purchase, receipt, total, permission

1 Verify €3+€4+€2.

2 Remove one item to keep the total at or below €6.

3 If the outfit is removed, what is the new total?

4 Does a “confirm” tap make the payment reversible automatically?

Show your thinking with words, arrows, drawings or numbers.

Urgent message, calm check

JUL-03 | 45 MIN

Name: _____ Date: _____

I am learning to: Spot pressure tactics and verify independently.

Fictional story: "Your Hero Club account closes in 10 minutes. Tap this link and enter your code." This is invented, has no working link and uses no real brand. Find the pressure, link and code request, then describe an independent check.

Words to use: scam, urgent, link, verify

1 Underline three warning signs.

2 Should Byte click the supplied link?

3 How can Byte check a real account without the message's link?

4 What should Byte tell a trusted adult?

Show your thinking with words, arrows, drawings or numbers.

Money you can't see

JUL-04 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A card holds €10. A €3 tap for a snack and a €4 tap for a game item are just as real as coins. Work out what is left, and name one habit that keeps invisible spending in view.

Words to use: tap, balance, invisible, real

- 1 The card holds €10. After tapping €3 for a snack and €4 for a game item, how much is left?

- 2 Is the money you tapped less real than a coin?

- 3 If only €2 is left and you tap to buy the €3 snack, what happens?

- 4 Name one habit that helps you track invisible spending.

Show your thinking with words, arrows, drawings or numbers.

The "free" game that isn't

JUL-05 | 45 MIN

Name: _____ Date: _____

I am learning to: Show that a free game can still cost real money through small in-app extras that add up.

Fictional story: A free game tempts small extras across one week: €1, then €2, then €2. Add up what the "free" week really cost, and set a rule for the next small tap.

Words to use: free, extra, add up, pause

- 1 Add the week's extras: €1 + €2 + €2. What is the total?

- 2 Why was calling the game "free" misleading?

- 3 How can a single €1 tap feel small yet still matter?

- 4 Write the rule to use before buying an extra.

Show your thinking with words, arrows, drawings or numbers.

Is this shop real?

JUL-06 | 45 MIN

Name: _____ Date: _____

I am learning to: Check that an online seller is trustworthy before buying anything.

Fictional story: A fictional site sells a toy far too cheaply, gives no contact details, shows a strange address, and asks to be "paid by code". Spot three warning signs and name one safe check before buying.

Words to use: seller, warning sign, contact details, check

- 1 List three warning signs on the fictional site.

- 2 A toy that usually costs €20 is shown for €4 - why can a very low price be a lure?

- 3 Name one safe check to do before buying.

- 4 Why is paying "by sending a code" to a stranger risky?

Show your thinking with words, arrows, drawings or numbers.

Keep your secret code secret

JUL-07 | 45 MIN

Name: _____ Date: _____

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

Fictional story: A fictional message says, "To confirm it's you, reply with the 6-digit code we just sent." Decide what it is really after, and why a one-time code stays secret from everyone.

Words to use: code, secret, one-time, private

1 What is the message really trying to get?

2 Should Byte ever reply with a one-time code?

3 Who should a secret code stay secret from?

4 Write Byte's safe reply.

Show your thinking with words, arrows, drawings or numbers.

The real price at checkout

JUL-08 | 45 MIN

Name: _____ Date: _____

I am learning to: Show that the sticker price is not always the final price, because shipping and fees change the total.

Fictional story: Shop A shows a toy at €8, then adds €3 shipping and a €1 fee. Shop B shows the same toy at €10 with free shipping and no fee. Total each and say which is truly cheaper.

Words to use: sticker price, shipping, fee, total

- 1 Shop A shows €8, then adds €3 shipping and a €1 fee - what is the real total?

- 2 Shop B shows €10 with free shipping and no fee - what is its total?

- 3 Which shop is cheaper overall, and by how much?

- 4 Why can comparing only the sticker price mislead you?

Show your thinking with words, arrows, drawings or numbers.

Byte's safety checklist

JUL-09 | 45 MIN

Name: _____ Date: _____

I am learning to: Use one calm five-point checklist to handle any digital-money situation safely.

Fictional story: Test two fictional situations against five checks - pause, check the seller, total the real cost, never share codes, ask an adult: a "tap in 5 minutes" account message, and a bargain site that wants payment by code.

Words to use: checklist, pause, seller, code, ask

- 1 Which checklist point best catches situation (a), the "closes in 5 minutes" message?

- 2 Which point best catches situation (b), the bargain site that wants payment by code?

- 3 Why is "it knows my name" not proof a message is safe?

- 4 Which checklist point do you think matters most, and why?

Show your thinking with words, arrows, drawings or numbers.

Stop the Scam Countdown

ONLINE COMPANION | AGES 9-12 | 45 MIN

Name: _____ Date: _____

I am learning to: Pause and verify an urgent money message through a separate trusted route.

Fictional story: A fictional message says: "Your account closes in 10 minutes. Tap this link and send your one-time code." The sender name looks familiar, but no one has checked it.

STOP

CHECK

ASK

- 1 Underline two pressure or danger clues in the message.

- 2 Should you tap the message link or share the code? Explain.

Open the matching lesson online

Stop the Scam Countdown

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Write a safe way to verify the claim without using the message.

- 4 What is the first safe action when a money message feels urgent?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

The Loot Box Trap

ONLINE COMPANION | AGES 9-12 | 45 MIN

Name: _____ Date: _____

I am learning to: Find the real cost and pressure tactics in a fictional game offer.

Fictional story: A fictional game is free to open. It offers mystery boxes for €4.99 each and says “Only 02:00 left!” The contents are unknown.

FREE TO OPEN

€4.99 EACH

TIMER PRESSURE

- 1 What is the cost of three boxes? Show the multiplication.

- 2 Does “free game” mean the boxes are free? Explain.

[Open the matching lesson online](#)

The Loot Box Trap

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

- 3 Name the pressure tactic and write a safe ask-first step.

- 4 Can you know which reward a mystery box will contain before buying?

SHOW YOUR IDEA

Record the facts, your steps and the answer you can explain.

FACT / INPUT	MY STEP	WHAT IT SHOWS

Real or AI? Money Safety in the AI Age

ONLINE COMPANION | AGES 13-15 | 45 MIN

Name: _____ Date: _____

I am learning to: Verify a money request independently even when audio or video seems familiar.

Fictional story: A fictional voice message sounds exactly like a parent and says “Send €50 now; I cannot call.” The voice could be cloned. No real recording or family details are used.

FAMILIAR VOICE

URGENT €50

SEPARATE CHECK

- 1 Name two reasons the message should not be accepted as proof of identity.

- 2 Write the first two safe actions, without replying through the message.

[Open the matching lesson online](#)

Real or AI? Money Safety in the AI Age

ONLINE COMPANION | THINK, EXPLAIN, CHECK

Keep using the same fictional story from the previous page.

3 Could a polished video or correct spelling alone prove a request is genuine? Explain.

4 What matters more than deciding whether a clip “looks AI-made”?

SHOW YOUR IDEA

Check the claim before you decide. Use the story facts and mark what is still missing.

CLAIM OR ASSUMPTION	EVIDENCE / CHECK	MY DECISION

My July reflection

JUL | LOOK BACK

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

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Capstone. How will you combine planning, calculation and safety?

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.



YOUR 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

Before we start: what do I already know about this month's question?

The reading corner mission

AUGUST | SHARED STORY

The heroes have €20 for a neighbourhood reading corner. Repair the bench for €8 and buy a waterproof cover for €8. Reserve €4 as a buffer. After taking eight orders, use that €4 to buy bookmark supplies. Sell all eight bookmarks at €2 each, receiving €16. Buy six used books at €2 each, spending €12. The final €4 refills the buffer. Bookmark profit is a separate calculation from the whole project balance. A later surprise repair costs €2. All amounts are fictional.

EVENT	MONEY IN	MONEY OUT	BALANCE
Starting project money	€20		
Bench repair		€8	
Waterproof cover		€8	
Bookmark supplies		€4	
Eight bookmarks sold	€16		
Six used books		€12	
Extra repair		€2	

Fill the running balance. A reserved buffer is a plan, not an expense until it is spent.

Use this shared story for August's activities. Some extra lessons present alternative choices; follow the stated inputs on each page.

Plan the corner

AUG-01 | 45 MIN

Name: _____ Date: _____

I am learning to: Build a €20 starting plan and explain priorities.

Fictional story: A project has €20. The bench repair costs €8, a waterproof cover €8 and a just-in-case buffer gets €4. A shiny sign would be nice but is not needed for safety. Defend a first plan.

Words to use: priority, budget, buffer, total

- 1 Fill: repair __, cover __, buffer __, total __.

- 2 Why can the sign wait?

- 3 What is one free resource the team could reuse?

- 4 Name each hero's role: Penny asks, Cash builds, Tally counts, Byte checks digital claims, Goldie helps reflect.

Show your thinking with words, arrows, drawings or numbers.

Adapt without losing the truth

AUG-02 | 1/2 | 45 MIN

Name: _____ Date: _____

I am learning to: Record sales, costs and the ending project balance accurately.

Fictional story: The project began with €20, then paid €8 repair and €8 cover. It reserved the remaining €4 as a buffer, then used it to buy bookmark supplies after taking orders. Eight bookmarks sell for €2 each. Six used books cost €2 each. Find bookmark profit and the whole-project balance separately; do not count the planned buffer as an extra expense. Then add a €2 extra repair.

Words to use: sales, cost, profit, balance

1 Bookmark sales?

2 Bookmark profit under the stated supply cost?

3 Total project money received after sales?

Show your thinking with words, arrows, drawings or numbers.

Adapt without losing the truth

AUG-02 | 2/2 | 45 MIN

Name: _____ Date: _____

I am learning to: Record sales, costs and the ending project balance accurately.

Fictional story: The project began with €20, then paid €8 repair and €8 cover. It reserved the remaining €4 as a buffer, then used it to buy bookmark supplies after taking orders. Eight bookmarks sell for €2 each. Six used books cost €2 each. Find bookmark profit and the whole-project balance separately; do not count the planned buffer as an extra expense. Then add a €2 extra repair.

Words to use: sales, cost, profit, balance

4 Total spent before the extra repair?

5 Balance before and after €2 extra repair?

6 What happened to the original €4 buffer when supplies were bought, and how can it be refilled?

Show your thinking with words, arrows, drawings or numbers.

Present the decision

AUG-03 | 1/2 | 45 MIN

Name: _____ Date: _____

I am learning to: Communicate a balanced plan, one adaptation and a safety check.

Fictional story: In one minute, explain what the reading corner needed, where the starting €20 went, how the plan changed, and what remained. Finish with a safe response to a fictional “donate now” message and one improvement for next time.

Words to use: evidence, explain, reflect, improve

1 What problem did you solve?

2 Where did the €20 go?

3 What changed after bookmark sales and book purchases?

Show your thinking with words, arrows, drawings or numbers.

Present the decision

AUG-03 | 2/2 | 45 MIN

Name: _____ Date: _____

I am learning to: Communicate a balanced plan, one adaptation and a safety check.

Fictional story: In one minute, explain what the reading corner needed, where the starting €20 went, how the plan changed, and what remained. Finish with a safe response to a fictional “donate now” message and one improvement for next time.

Words to use: evidence, explain, reflect, improve

4 What surprise did you handle?

5 How would you verify a suspicious “donate now” message?

6 What would you improve next time?

Show your thinking with words, arrows, drawings or numbers.

Earn by helping

AUG-04 | 45 MIN

Name: _____ Date: _____

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

Fictional story: The team makes eight bookmarks; supplies cost €4 and each sells for €2. Find the sales and the bookmark profit, and say why the corner "earned" this money by helping people.

Words to use: earn, value, sales, profit

1 What are the total sales from 8 bookmarks at €2 each?

2 After €4 of supplies, what is the bookmark profit?

3 Why did the corner "earn" this money rather than just receive it?

4 Name one other helpful way the team could earn for the corner.

Show your thinking with words, arrows, drawings or numbers.

Needs before nice

AUG-05 | 45 MIN

Name: _____ Date: _____

I am learning to: Sort a spending choice into a need and a want, and show why the need is funded before the nice-to-have.

Fictional story: The €8 waterproof cover protects the corner; a shiny €6 sign only looks nice. With safety first, decide which comes first and how a sign could still arrive later.

Words to use: need, want, priority, choice

- 1 Which is a need and which is a want: the €8 cover or the €6 sign?

- 2 Why should the cover come first?

- 3 If only €6 were left, would you buy the €8 cover or the €6 sign - and what would you do?

- 4 Name one fair way the team could still get a sign later.

Show your thinking with words, arrows, drawings or numbers.

The buffer that saved the day

AUG-06 | 45 MIN

Name: _____ Date: _____

I am learning to: Show that a small amount saved on purpose lets a plan survive a surprise without breaking.

Fictional story: A €4 just-in-case buffer meets a surprise €2 crack repair. Find what is left, and explain what could have gone wrong with no buffer at all.

Words to use: buffer, save, surprise, safe

1 How much is the just-in-case buffer?

2 A surprise crack needs a €2 fix - what is the balance after paying it from the buffer?

3 What could have happened if there had been no buffer?

4 Why should every plan keep a small buffer?

Show your thinking with words, arrows, drawings or numbers.

Share the good

AUG-07 | 45 MIN

Name: _____ Date: _____

I am learning to: Show that a team can give generously and still keep a safe budget when the giving is planned.

Fictional story: From the €16 of bookmark sales, the team buys six used books at €2 each to share with everyone, keeping €4 as a refilled buffer. Find the book cost and the balance, and show how giving and a safe budget both fit.

Words to use: share, give, budget, buffer

1 What is the cost of 6 used books at €2 each?

2 Starting from the €16 of sales, what is the balance after buying the books?

3 Why does sharing the books help the whole community, not just one person?

4 How can "we gave" and "we kept a safe budget" both be true here?

Show your thinking with words, arrows, drawings or numbers.

Borrow or wait?

AUG-08 | 45 MIN

Name: _____ Date: _____

I am learning to: Compare buying now with borrowed money against waiting and saving, and see the extra cost that borrowing can add.

Fictional story: A neighbour offers €6 now for a rug, repaid as €8 later; or the team could wait and save €4 twice with no extra cost. Find the borrowing cost and choose for a nice-but-not-urgent rug.

Words to use: borrow, repay, cost, wait

- 1 If the team borrows €6 and repays €8, what is the total repaid?

- 2 What is the extra cost of borrowing?

- 3 If they wait and save instead, what does the €6 rug cost them?

- 4 For a nice-but-not-urgent rug, would you borrow or wait - and why?

Show your thinking with words, arrows, drawings or numbers.

The safe click

AUG-09 | 45 MIN

Name: _____ Date: _____

I am learning to: Spot the warning signs in a rushed "donate now" message and choose a safe, checked way to accept real donations.

Fictional story: A message says, "Donate to the reading corner now - tap this link in the next 5 minutes!" Find two warning signs, choose a safe way to accept real donations, and name one money idea you can now explain.

Words to use: urgent, link, check, safe

- 1 Name two warning signs in the "donate now" message.

- 2 Should the team tap the link - yes or no?

- 3 What is a safe way to accept real donations instead?

- 4 Write one thing about money you are now proud to be able to explain.

Show your thinking with words, arrows, drawings or numbers.

My August reflection

AUG | LOOK BACK

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

1 One idea I can now explain in my own words:

2 One example or calculation that supports my explanation:

3 A question I still have, or something I want to practise:

MY NEXT STEP

I can explain it on my own / I can explain it with help / I want more practice. Circle one, then say what would help.

Next: Keep practising. Which habit will you use in your next fictional money challenge?

My money words

REFERENCE | SAY IT IN YOUR OWN WORDS

Earn	Receive money for agreed paid work, a product or a service.
Price	The amount asked for a good or service.
Value	How useful or important something is in a situation.
Budget	A plan for money coming in and the jobs it will do.
Balance	The amount left after the recorded money in and out.
Buffer	Money set aside for an unexpected cost.
Interest	Money paid or received for borrowing or saving under stated terms.
Investment	Putting money into an asset with possible return and possible loss.
Risk	The possibility that an outcome differs from what you hoped.
Loan	Money borrowed under an agreement to repay.
Tax	A required contribution under rules that can fund public purposes.
Verify	Check a claim through a separate trusted route.

Choose two words and explain them using one of your fictional lesson stories.

Play money for our classroom

CUT-OUT KIT | NOT REAL CURRENCY

Copy this page as needed. Cut with teacher help. The labels are teaching tokens, not real coin or banknote designs.

PLAY MONEY

€10

PLAY MONEY

€5

PLAY MONEY

€2

PLAY MONEY

€2

PLAY MONEY

€1

PLAY MONEY

€1

PLAY MONEY

50c

PLAY MONEY

50c

PLAY MONEY

20c

PLAY MONEY

20c

PLAY MONEY

10c

PLAY MONEY

5c

Make the same amount in more than one way. Check the total before paying.

My project plan

REUSABLE | FICTIONAL AMOUNTS

Project / purpose: _____

MONEY COMING IN	AMOUNT	JOB / COST	AMOUNT

- 1 Do the jobs fit the available amount? Show your check.

- 2 What might change, and how could the plan adapt?

My presentation planner

CAPSTONE | EXPLAIN YOUR DECISION

1 Our problem and the facts we used:

2 Our plan, calculations and one choice we made:

3 One surprise, how we adapted and our final balance:

4 One safety check and one improvement for next time:

Peer feedback: one clear calculation, one clear reason and one helpful question.

My money year, in my own words

FINAL REFLECTION

1 A money idea I understand better now:

2 A page that shows my learning, and why I chose it:

3 A habit I would use in a fictional money challenge:

4 Something I would like to learn next:

Every thoughtful question is a step forward.

