



Family Learning

Ages 9-11

Adults have to manage money in order to pay for the things they need and want. One day you will have to earn and manage your own money. That is why it is really important to learn all about how to do that while you are young.

There are all sorts of fun ways you can learn at home. Here are some great games and activities you can do. **Make sure that you get your parent or guardian involved!**

Want and need poster

Have you ever thought about the difference between the things you want and the things you need? This is a really important thing to learn. Draw a line down the middle of your paper and write 'WANT' on one side and 'NEED' on the other. Fill the two columns with colourful pictures like food you need and toys you want.

Careers presentation

It can be really exciting to think about what sort of job you will have when you're older. Why not explore some of the jobs that interest you? Start with a list of the things you are good at like maths or art. With the help of a parent or guardian have a look at the different jobs that people with these skills do. It is hard to know what you are good at when you are young. Remember that you have lots of talents that you don't know about yet. Find out all about the jobs. What skills would you need? Where you would work? How many hours or days would you work for? How difficult is it to get one of those jobs? You may want to look for the jobs that pay the most money, but it is important to remember to choose something that interests you. You may have to commit many years to training and you will need to have passion to commit to that training. You can use the computer to create a presentation or you can create one with pieces of paper for each slide. Present your findings to your family and your teacher.

Logo and marketing design

Businesses create a logo to give themselves an image that their customers can recognise. One day you might explore starting your own business and there are lots of opportunities to try a mini business while you are in school. Come up with a business idea and design a logo for your company. Think about what colours and images create the right feel for your business. Once you have created your logo, ask family and friends what your logo makes them think of. You could create a questionnaire and use the responses to help you improve your design.

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Mini business - car boot sale

With some help from a parent or guardian, you could have a stall at a car boot sale. Think about what you could sell. You could sell old toys and clothes that you no longer need. Consider how much people might pay for the items. Create price tags and signs to make your stall look interesting and attractive. Keep a record of everything you sell so you can total your earnings.

If you can't go to a car boot sale, perhaps you could consider making some gifts to sell at a school fayre.

There are lots of good ideas on the internet, but get a parent or guardian to help!

At Christmas time you could make Christmas decorations or cards with your own cool designs.

You will need to make a plan for your mini-business. Think about trying to answer these questions. When will you need to have everything ready? How will you make sure everything is done in time? What information will your customers need? What will you call your mini-business? What prices will you charge? Will you have to spend any money first? How will you repay it? What will you do with any items you don't sell? How will you run your business safely? Are there any risks that you need to avoid? Discuss your plan with your parent or guardian to get their help and advice.

Dinner debate

A debate is a discussion about a topic, exploring different ideas and opinions. Sitting together for dinner is a great time to chat with your family. Try discussing one of these topics or come up with your own:

- The different wants and needs of children around the world.
- Does money equal happiness?
- Should we choose jobs based on how much money we can earn?
- Should we give money to charity?
- Should we buy expensive things that will last for a long time, or lots of cheap things often?

Reward chart

As you get older and start to earn your own money, you will need to learn how to be responsible. This can be easier for people who had responsibilities as children. Agree with your family some tasks you could do to help around the house and a number of points you could earn for completing a task. Agree the value of the points by setting targets with rewards. For example, 50 points could be a day at the beach, and 100 points could be a new game. Save up your points and decide when to cash them in for a reward.

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Egg auction

One way that goods can be bought is by auction. This is where a group of customers offer a price for an item and the highest price wins. These are called bids. Sometimes you can get a bargain but sometimes the bids are higher than the item is worth.

Try this fun game to learn about auctions. Collect a box of rubbish like cardboard boxes, old wrapping paper, pieces of string and carrier bags. These items will be used to protect an egg. One person is the auctioneer who controls the bidding and awards the winner. Each person gets an imaginary £100 to spend in the auction and buy items to protect their egg. Once the auction is over, use your items to cleverly wrap your egg. Then the auctioneer takes all the eggs outside and throws them high in the air. Whichever person spends the least amount of money and has an unbroken egg is the winner.

Family finances

It can be quite surprising to learn about all the expenses of running a house for a family. Think of a job and find out how much money you would earn in that job. Sit with a parent or guardian and work out all the expenses that have to be covered like taxes, rent, water rates, electricity, gas, food and council tax. Your parents or guardians can teach you all about the bills and what they cover. Learn about taxes and how they keep our schools, hospitals, roads and parks running. With the money that is left after bills, think about what you would spend it on. Maybe holidays, computer games, donations to charity, clothes? You can create an imaginary future and draw pictures of you at work and your family at home. You could create some designs for your future house. Put everything you have learned and all your ideas together in a booklet or presentation to show your friends and teachers at school.

Safety First! Make sure that you tell a parent or guardian about the games and activities you are doing so they can make sure you are playing safely.

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