

Category Two: Making Healthy Choices! (Ages 7-9)

LEARNING OBJECTIVES

To recognise what makes a money choice 'healthy'

To understand why it is important to make healthy money choices

To understand how healthy money choices can lead to better overall health and wellbeing

FINANCIAL EDUCATION PLANNING FRAMEWORK LINKS

I understand why it is important to keep track of my saving and spending (7-9)

I understand that it may not be possible to have everything I want straight away, if at all, and that I may need to save money for things I want to buy in the future (7-9)

I am beginning to understand that different people have different attitudes to, and feelings about, saving and spending money (7-9)

CHALLENGE ENTRY OPTION

Create something that helps people take care of their money and their health and wellbeing

How can children help others start making healthy money choices which will lead to better overall health and wellbeing? Could they create a guide, a game or even a song to help people make more wise spending and saving choices?

Q: HOW CAN MAKING HEALTHY MONEY CHOICES HELP US FEEL HEALTHIER AND HAPPIER?

MATERIALS

- *Healthy Choices Quiz PowerPoint* (optional)
- *Category Two Activities PowerPoint*

INTRODUCTION

Today we will be exploring how **healthy money choices** can help us look after both our money, and our bodies and minds.

You could also introduce the topic by using some of the questions in the *Healthy Choices Quiz*. Two of these questions are provided on the second page of this activity.

ACTIVITY

WHAT IS A 'HEALTHY MONEY CHOICE'?

1. **Ask the class if they can think of a sensible money choice that will help us in the future.**

Examples could include choosing to save money, putting our money in a safe place like a bank, choosing to spend money on the things we need instead of just the things we want etc.

These choices are 'healthy money choices' because they help us look after our money.

2. **Using slide 3 of the Category Two Activities PPT, introduce Rebecca and Sian. Rebecca and Sian are sisters. Rebecca tries to make 'healthy money choices' most of the time and Sian usually makes 'unhealthy money choices'. Working in pairs, task the children with matching the money choices below to either Rebecca or Sian.**

Hint: A healthy money choice is a sensible choice that helps us look after our money. An 'unhealthy money choice' is a choice that doesn't help us look after our money now or in the future.

Ask the class to share their answers. How do they know that Rebecca's choices are healthy money choices? Explain that Rebecca makes choices that will help her look after her money. She keeps her money in a safe place, she keeps track of her money so she knows how much she has to spend and she tries to save some money for the future.

WHY IS IT IMPORTANT TO MAKE HEALTHY MONEY CHOICES?

3. **Tell the class that Rebecca is feeling really positive about the healthy money choices she has been making.**

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It has been difficult sometimes to make these choices so she does let herself have a few treats occasionally, but she knows that she is looking after her money well. Ask the class why they think it's important that Rebecca looks after her money?

You could provide these words to help guide discussions:

- Future
- Safe
- Needs

For higher ability children, you could also provide these words:

- Emergency
- Debt

Then ask the class if they think that Rebecca's healthy money decisions might keep her body and mind healthy too?

Encourage them to think about what things Rebecca needs to be physically healthy; a variety of healthy foods, exercise, warm clothes etc. By looking after her money she will have enough for her needs.

We also need to keep our minds healthy too. To be happy, Rebecca needs to feel confident that she has enough money now and in the future. If she keeps a track of her spending, keeps her money in a safe place and saves some money regularly, she will feel more certain about the future.

3. Working in pairs, ask the children to choose 3 of Rebecca's money choices and explain how these might also help her keep her body and mind healthy.
4. Then ask the class what advice they would give Sian to help her start making healthy money choices.

QUIZ QUESTIONS

You could use these questions which feature in the *Making Choices Quiz* to help the children think about the benefits of looking after our money?

1. Do you think if we look after our money it can help us prepare for the future?

a. Yes b. No

Yes, it's important to look after our money now so that we have the money we need in the future. Can you think of any examples of things we might need to save money for in the future?

2. Do you think if we look after our money it can help us, if something unexpected happens?

a. Yes b. No

Yes, if something unexpected happens for example your bike breaks or you need to buy a present for a party, then you will have an emergency fund to help you. Can you think of any unexpected things that might happen and how an emergency fund might help?

