

# Category Two: Moving up! (Ages 9-11)

## LEARNING OBJECTIVES

To recognise the new money choices they might have to make when they start secondary school

To recognise how these new choices and responsibilities might impact their health

To understand the importance of finding a balance that will help them look after their money and health and wellbeing

## FINANCIAL EDUCATION PLANNING FRAMEWORK LINKS

I understand why making informed decisions will help me make the most of the money I have (9-11)

## CHALLENGE ENTRY OPTION

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

Children can choose to approach this challenge in whichever way they choose, but one suggestion could be to explore ways they could help other children prepare for secondary school and the personal and financial decisions they might have to make.

Could they create a guide, an assembly presentation or even a song to help children understand and prepare for the new experiences and responsibilities they will gain when they start secondary school?

## Q: HOW CAN I MAKE HEALTHY CHOICES FOR MY MONEY, BODY AND MIND WHEN I START SECONDARY SCHOOL?

### MATERIALS

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

### INTRODUCTION

Today we'll be thinking about some of the new **money choices** we might need to make when we start secondary school. Moving up to secondary school can be a really exciting but sometimes daunting stage of our lives.

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

### ACTIVITY

1. **Introduce Alex to the class.** Alex's story is also included in the *Category Two Activities PowerPoint*.

Alex is 11 and is thinking about what it is going to be like when he moves from the small primary school near his home to the big secondary school further away. What new responsibilities will he gain and what new choices might he need to make?

He won't be able to walk as it's too far and his parents both start work early in the morning so they can't drive him. The school has a canteen and vending machines, he's never had to decide what food to buy before. He will have to make new friends who might have different hobbies to him. He'll have a uniform so everyone will be wearing the same thing but he'll need to buy new stationery and he's worried what people will think if he doesn't have the 'right' pencil case! He's also not so keen on getting lots of homework, he's heard from his older sister that the work gets much harder at secondary school.

His mum has said she will open a bank account for him before he starts secondary school. He will get his own debit card and she will deposit £5 a week pocket money. She will also give him enough for the bus and lunch for each day of the week. Looking after his own money will be a new responsibility, he'll need to be careful how he spends it to make sure he has enough.

Ask the class how they think Alex might be feeling about going to secondary school? Responses might include: excited, happy, positive, worried, scared, nervous, anxious etc.

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Responses might include: what food to buy at the canteen, what new stationery to get, if he discovers new hobbies, what new items he'll need to buy, he might need to get the bus and look after his bus fare, whether to buy snacks at the vending machine, how to look after his new debit card, how to record his spending, whether to save any of his pocket money each week etc.

*The choices we make everyday can affect us in many ways. We need to make sure that we are making healthy choices for our bodies, minds and finances too. It's not always easy to make these choices and finding a balance can be tricky.*

Provide the example of choosing what food to buy:

E.g. Alex will be deciding how to spend his money on food, if he chooses healthy food, it will keep his body and mind healthy, if he chooses unhealthy food, it may have a poor effect on his body and mind. Unhealthy food is sometimes cheaper though so Alex may be tempted to buy unhealthy food to save money.

He will need to find a good balance that helps him look after his money and his body and mind.

- 2. How might these new choices affect Alex's health - not just his body but his mind too? Working in pairs, ask children to choose 2 different choices that Alex will have when he starts secondary school. Ask them to think about the positive and negative consequences of the different options and then decide for these choices how Alex might find a good balance to help him look after his money, body and mind.**

E.g. Alex could choose to buy healthy food. He has the money from his mum, so he can spend it on foods that will help him look after his body. He needs to make sure he keeps a track of his spending though so he has enough for every day of the school week. If he does well, he could buy himself a few treats occasionally.

Ask for volunteers to share their ideas.

- 3. Then ask the class to write some top tips to help children make healthy choices for their bodies, minds and money when they start secondary school.**

## QUIZ QUESTIONS

Why not start the activity by asking the class these questions which feature in the *Making Choices Quiz*?

- 1. What do you think is the most common way to travel to secondary school in the UK?**

a. by car      b. on foot      c. by bus

Why do you think lots of people choose to walk to school? Do you think this might be to save money, protect the environment or may be to get some exercise?

- 2. What do you think the average cost of a school meal in a secondary school canteen is, in the UK?**

a. £4.00      b. £1.50      c. £2.20

Does this surprise you? How much do you think you might need to spend a week on lunches? Do you think you could save money by making a packed lunch? Do you think this might be a healthier option?

