

CHALLENGE SUMMARY SHEET
Category 3: Ages 11-19

Organisation/ School Name:	Tormead school	
Team Name (optional)		
Student First Name	Student Last Name	Age
Lara	Winn-Smith	12
Briefly explain your creation and how it could help people make healthy choices for their physical, mental and financial health and wellbeing?		
My creation helps people make healthy choices for their physical, mental and financial health and well being because it helps them find out if they really need a certain product. If they know whether they need it		
What did you learn about health and wellbeing from taking part in the Young Money Challenge?		
What I learnt about health and wellbeing from taking part in this challenge is that money and choices can actually have an impact on other things in your life. I have never actually realised the impact it can have on you.		
What did you learn about money management from taking part in the Young Money Challenge?		
What I learnt about money management over the course of this challenge is that you can sometimes get very caught up and tricked into buying many things. I never quite realised how the price of something can trick you so much.		
What advice would you give people to help them look after their health and wellbeing and their finances?		
I would tell them to make sure that they realise what they are buying and why they are buying it. I would make sure that they really wanted it and it wasn't a one-off thing.		
If your entry was to win the Young Money Challenge, how would you spend your prize voucher in a way that supports your overall health and wellbeing?		
I would spend it on a jumper which I could wear while I sleep because I struggle with sleep and being alone and I feel it would help me to have one jumper like that.		

HOME

MAKE UP/CLOTHES

TOYS CHOICES

APP CHOICES



Welcome to this website which is a place for YOU. A place for you to reflect on how you are going to spend your money. Ads at the moment are very persuasive but also make you buy things that you may not actually need. People can have dreams and save up to them but get persuaded by ads and then they lose those. I am here to help people make the right choice.

I'm not here to tell you what to do but I'm here to help you. Hopefully this place will help and guide you. The better decisions you make you make your mental health better too.



How many do you really need?

Make up?

What is it (i.e Lipstick, blush, nail varnish) ?

How much does it cost?

How much do you already have?

If you waited a week would you still want it?

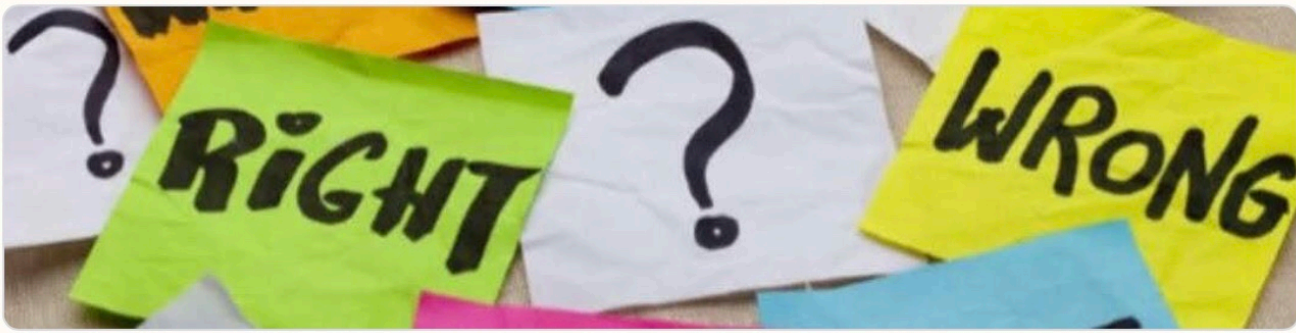
Clothes?

Mental health

People may not realise it but you can be impacted in many ways just by buying a piece of clothing or buy getting another lipstick. The main goal is if you need it then get it and there isn't anything wrong with treating your self sometimes but remember use your money for the better. If you are saving up for a house, car, holiday, classes or just to keep you supported do that! You don't need lots of something to feel happy.

To see all of this in an easier format and also to have more information on how it helps please follow the link just below.

[Clothes/Make up choices](#)



Makeup ad choices

You can fill in this questionnaire to help you decide whether you actually need to buy the thing you want to.

What is it? (I.e. lipstick, nail varnish, foundation)

Your answer _____

How much does it cost?

1 2 3 4 5 6 7 8 9 10

£5 £130

How many of this product do you already have?

1

2

3

4

5

Other: _____

If you waited a week, would you still want this product?

1 2 3 4 5 6 7 8 9 10

Absolutely not

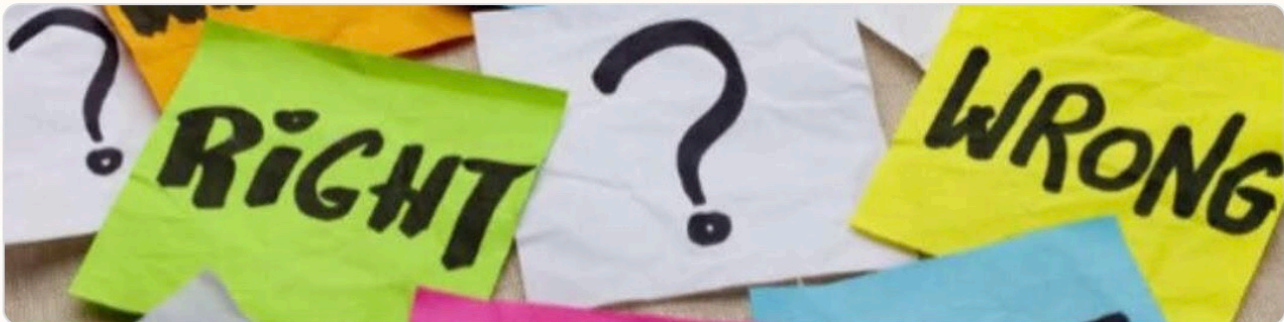
I love it

Make up

People do not need make up to look beautiful in the first place but it is always nice to be able highlight features sometimes. What you really need to think about when deciding if you should buy makeup or not is:

- How many do i already have and do I really need another one?
- Is it worth spending my money on something which is just going to run out?
- Do i really want it and if i looked at it again in a week would i still want it?

Next



Makeup ad choices

Clothes choices

What is it? (I.e. t-shirt, dress, jeans)

Your answer

How many do you actually have?

- 1-5
- 6-10
- 11-15
- 16-20
- Other: _____

If you waited a week would you still want

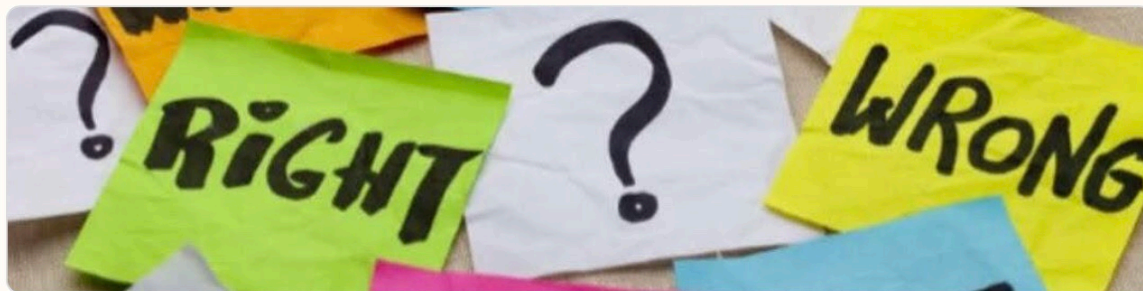
- Yes
- No
- Maybe

Clothes

So many clothes get thrown away every year and money on taxes of clothes and the actual clothes themselves is often rather expensive. Often when you start buying clothes you think you are just going to buy one t-shirt and then suddenly you end up with an entire new wardrobe. You only need clothes if you are actually going to wear them so think to yourself. Do I really need this?

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Makeup ad choices

mental health

Did you buy the product?

- Yes
- No

How good do you feel after making this decision?

1 2 3 4 5 6 7 8 9 10

Awful Amazing

Did it help you make the better choice ?

1 2 3 4 5

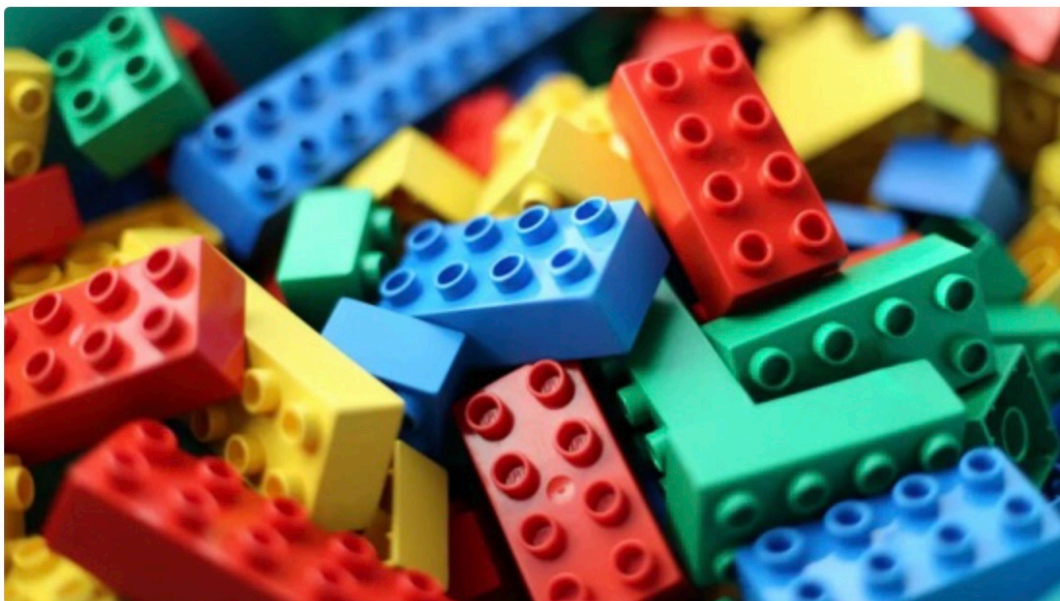
Definitely Not at all

Mental health

People may not realise it but you can be impacted in many ways just by buying a piece of clothing or buy getting another lipstick. The main goal is if you need it then get it and there isn't anything wrong with treating your self sometimes but remember use your money for the better. If you are saving up for a house, car, holiday, classes or just to keep you supported do that! You don't need lots of something to feel happy.

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Toys, toys are a difficult thing. They clutter up your home and you have to buy twice the quantities of storage just to tidy it up. It is quite hard to judge whether or not to buy a toy though as you don't often have the same toys as there is so much variety. You have to be careful with toy ads because they are built to apply for children and no matter how bad the actual product is it is important that you know where it is produced, if it is good quality and how cheap it is. There is no point as well with buying a toy your child, or other doesn't need. Toys can be very overpriced and it is always good to find out how much they are really worth but it is also worth, if it is very cheap, finding out how easily it breaks. When you buy toys you also should make sure you have the space for more as mess doesn't help with your mental health. As well, you have to be prepared that you might have to tidy it up afterwards. This requires the physical energy and although it seems quite easy it can be tiresome. You end up not having motivation and the mess just piles up. Be aware as I said earlier these toy ads are made to appeal to children and the child only wants it because they see other people with it so make sure you also work out whether the child actually wants the toy.

Click here

[to see this in an easier format and if you want more information](#)



Toy ad choices

What is it?

Your answer _____

How much do you think its worth?

1 2 3 4 5 6 7 8 9 10
£1 ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ £10

If you waited a week would you/your child still want this product?

- Yes
- No
- Maybe

How bored would the child get with the toy in a month

1 2 3 4 5 6 7 8 9 10

Extremely bored (doesn't even use it) Loves it (never lets go)

Toys

Many toys are very appealing to children, they are bright and colourful and fun to play with. But they leave mess and mess can cause stress and anxiety. Also a child can get bored of a toy very quickly and so when buying toys you need to make sure that they will have fun with it and use it for a very long time.

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Toy ad choices

Mental health

Did you buy this product/are you going to?

Yes

No

Did this help you make a better choice

1 2 3 4 5

Not at all Definitely

Mental health

Many people do not realise the impact of toys and clutter on their mental health. In a way the mess creates a bad aura which causes stress and can cause anxiety. Often you can get headaches from mess. As well buying a toy may just feel like, its just one toy but people use you for your money. Toys are often over priced or they are extremely cheap which can often cause you to buy more of that product or similar. Keep your money and use it wisely. You are allowed to treat yourself or your child but just be aware of how much money your spending and if it is really worth it.

How good did you feel after making this decision?

1 2 3 4 5 6 7 8 9 10

Amazing Awful

Did this help you make a better choice

1 2 3 4 5

Not at all Definitely

Mental health

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At the moment software is updating, devices are updating meaning that the things on them have to update as well. They are being upgraded and improved and are built to get you hooked in the first five seconds. Especially with all of us being stuck at home at the moment with a lot of extra free time on our hands app companies are more likely to advertise themselves as they know they will get more profit. Most of these apps are free to begin with but they start to need to pay to get finished products or to have a better version.

These games and the ads that show them off are designed to get you hooked. It may not seem like much money but they keep building it on and you then have to buy a better product, this is the problem that many people find today. It is not good for your mental or financial health.

Not all of these ads are games though. Some are clothes shop ads which speak for themselves in the fact that they sell clothes but you have to be very aware. As well, the best games and apps are often the ones that you have to pay for from the beginning. Because you already have a subscription they are less likely to trick you out later.

three game.

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