Our School Offering

Creating a financially capable and enterprising generation
MyBnk is a UK charity that delivers expert-led financial education programmes to 7-25 year olds in schools and youth organisations.

Our workshops aim to build financial capability at key transitional moments.

We address mindsets, attitudes and behaviours to help young people form an understanding of the wider world of money, gain the skills to navigate the system and make informed decisions. Topics range from budgeting, banking and borrowing to student finance, tax and pensions.

We take a holistic approach, using real life case studies, colourful resources, games, videos and links to popular culture to bring money to life. Lessons cater for audio, visual and kinaesthetic learners with extensions and ability variations.

MyBnk can deliver everything prescribed on the national curriculum in several 100-minute sessions by a single trained and tested education officer. Because we have the time teachers lack, and build our programmes with young people, we can enliven an otherwise dull subject using modern, fresh resources. At most, schools pay a third of delivery costs, if anything at all. Primary sessions are free.

Why financial education?

Just 52% of 7-17 year olds say they received some form of financial education.

Children not confident in managing their money are twice less likely to save.

18-24-year olds have the most unsecured debt out of any age group, owing on average of £1,460.

Busy timetables, stretched resources “could pose a challenge” to ensuring schools prioritise the delivery and quality of their financial teaching.

Sources: Money Advice Service & FCA 2018.
Money Twist  Lower Key Stage 2*

Content

A highly interactive financial education programme, designed to help set positive money habits and mind-sets from an early age.

Expert-led sessions are complemented by an assembly, teacher resources and family challenges.

MyBnk’s unique and engaging activities teach young people to become informed consumers, savvy savers, and mindful spenders by making finance fun.

Sessions cover:

- **Assembly**: Introduction to different money mind-sets relating to the consequences of everyday spending and saving.
- **My Money**: Looking at how and where we get money, forms of payment and different bank accounts.
- **My Choices**: Making choices with money, delaying gratification, needs vs wants and understanding that money is finite.
- **My Future**: Understanding why people save, setting money goals and how setting positive money habits now will help in the future.

Money Twist involves writing, presenting, drawing, maths and problem-solving. We use MyBnk Manga comics, interactive resources and videos, engaging students to remember new knowledge and form their own money opinions. Underpinning behaviour change is the development of executive functions. Money Twist references the UK Financial Education Planning Framework for teachers.

Key Facts

- **Format**: 3 x 75 minute sessions delivered over 6 weeks – 1 X Assembly – 1 X Teacher Resource Pack – 1 X Family Activity Pack.
- **Target group**: 7-8 year olds.
- **Group size**: 12-30 young people.

MyBnk’s unique and engaging activities teach young people to become informed consumers, savvy savers, and mindful spenders by making finance fun.

* P4/5 in Scotland.

MyBnk Cancellation Policy:
Cancellations and changes made to scheduled deliveries incur costs to MyBnk. Any changes made less than two weeks in advance will result in a £100 or, if less than three working days, £250 charge per trainer. Full Terms & Conditions here.

68%

Of teachers think MyBnk training is more effective than being delivered by school staff

Substance 2018

"An amazing balance between independent learning, group discussion, class involvement, video clips, etc. There was a lot of deeper learning. Very easy for follow up sessions". **Natalie Lipman, Head of Year 5, Parsloes Primary.**

"You might live on the streets if you don’t know about money!" **Tegan, 9.**
**Money Twist**  Upper Key Stage 2*

**Content**

A highly interactive financial education programme, designed to help set positive money habits and mind-sets from an early age.

Expert-led sessions are complemented by an assembly, teacher resources and family challenges.

MyBnk’s unique and engaging activities teach young people to become informed consumers, savvy savers, and mindful spenders by making finance fun.

**Sessions cover:**

- **Assembly:** Introduction to different money mind-sets related to the consequences of everyday spending and saving.
- **My Money:** Awareness of money habits, delayed gratification and looking at strategies to resist temptation when spending.
- **My Choices:** Prioritising needs and wants, the cost of living and exploring how to manage your money through budgeting.
- **My Future:** The benefits of saving, understanding interest as both a reward for saving and a charge for borrowing. Looking at different financial risks and setting a future finance goal.

Money Twist involves writing, presenting, drawing, maths and problem-solving. We use interactive resources and videos, engaging students to remember new knowledge and form their own money opinions. Underpinning behaviour change is the development of executive functions. Money Twist references the UK's Financial Education Planning Framework for teachers.

* P6/7 in Scotland.

“**It’s changed me. When I go to the shops I now think, “Do I need this?” Can’t I use this money and save it for something more important?”**

James, 10,
Haberdasher Aske’s Crayford Temple Grove.
Money Twist  
Key Stage 3

Content

A highly interactive financial education programme building young people’s knowledge around basic finance and helping them engage with money.

Money Twist involves writing, presenting, drawing, maths and problem-solving.

Sessions cover:

- **Session 1**: The functions of money, understanding their relationship with money and the impact that advertising, peer and media pressure, and shopping deals can have. Alongside comparing costs and benefits of a range of goods and service.

- **Session 2**: Exploring the cost of living, wages and income to learn budgeting skills, differentiating needs from wants and making financial decisions based on their circumstances.

- **Session 3**: Making good money decisions based on current and savings accounts, interest, flow of money, understanding bank statements, overdrafts and the future of money.

Money Twist engages pupils to discuss, present, problem-solve and apply math. We use real life case studies, ‘escape room’ style games, and videos, enabling them to understand habits, motivations and how to manage their relationship with money. Activities cater for a variety of learning styles, with extensions and ability variations.

The content maps into the financial literacy parts of the Citizenship, Maths and PSHE curriculum. It is ideal for financial capability focus days, enterprise weeks, or can be built into a scheme of work over a number of weeks. Money Twist references the UK’s Financial Education Planning Framework for teachers. Multiple sessions can be run simultaneously to allow several classes to take part at once.

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**Key Facts**

- **Format**: 3x100 minute sessions. Can be delivered over 2-3 separate sessions.
- **Target group**: 11-14 year olds.
- **Group size**: 12-30 young people.

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73% Of teachers think MyBnk training is more effective than being delivered by school staff.

“After Money Twist, I feel having money is a responsibility. MyBnk taught me to save rather than spend. I’m more cautious about what my pocket money is spent on and no longer spend cash on fast food after class”. Noura, 12, Prendergast Vale School.
Money Twist  For Key Stage 4

Content

A highly interactive financial education programme covering practical and relevant everyday financial matters.

These sessions are designed to get young people thinking and caring about their finances, both now and in their short and long-term futures.

Sessions cover:

- **Session 1**: Minimum wage, payslips, national insurance, tax, government spending, household costs, insurance, needs and wants, lifestyle choices, budgeting, unexpected costs, and savings.

- **Session 2**: Pensions, auto enrolment, investments, stocks and shares/cash ISAs, risk and saving, Interest, borrowing, credit and debt, and fraud and scams.

Money Twist approaches financial capability in a hands-on manner as young people play games, engage with video case study challenges, and involve physical activity in their learning. Each session is structured to look at where young people get money, what they do with it and why it matters.

Participants are encouraged to give their own views and critically analyse various financial problems that young people and adults are faced with, as well as considering their own financial futures.

The content maps into the financial literacy parts of the Citizenship, Maths and PSHE curriculum. Money Twist references the UK’s Financial Education Planning Framework for teachers. It is ideal for financial capability focus days, enterprise weeks, or can be built into a scheme of work over a number of weeks. Multiple sessions can be run simultaneously to allow several classes to take part at once.

31% Of pupils who have not made a financial plan now would

“Teenagers need these sessions to open their eyes to the possibilities that money has for them and which areas we should be saving our money in the long term for our future. This was a great experience and would love to do it again!” Becky Moody, 15, The Mountbatten School.

Key Facts

- **Format**: 2x100 minute sessions. Can be delivered over 2-3 separate sessions.

- **Target group**: 14-16 year olds.

- **Group size**: 12-30 young people.

- **MyBnk Cancellation Policy**: Cancellations and changes made to scheduled deliveries incur costs to MyBnk. Any changes made less than two weeks in advance will result in a £100 or, if less than three working days, £250 charge per trainer. Full Terms & Conditions here.
Uni Dosh

Content

An exciting and jam-packed financial education programme for young people considering studying at university.

Participants are encouraged to consider their personal circumstances, visualise their university lifestyle and get a ‘reality check’ regarding the financial situations that students face.

Session covers:

- **Money In:** Student finance and repayment, part-time jobs, payslips, bursaries, grants and scholarships.
- **Money Out:** University lifestyle budget challenge, average student costs, common temptations and pitfalls.
- **Bank Choices:** Student bank accounts and overdrafts.

Uni Dosh offers a comprehensive overview of university money matters.

The programme is designed to make young people plan ahead and evaluate the choices which they will have to make at university.

All participants receive a ‘Next Steps’ information leaflet to take away with them.

“I feel more confident now about getting a student loan, because I know now how to budget and spend it carefully. It has got my mind working differently!” Noyan Raquib, 16, Brampton Manor School.
Sporty Money Twist

Content

Sporty Money Twist is an innovative blend of active games and discussions that communicates key financial messages in a fun and effective way.

The session gives young people the opportunity to ‘play’ with financial education, which in turn brings money to life and strengthens learning.

Session covers:

- My Money: Sources of income, minimum wage, careers, payslips, tax, national insurance, auto enrolment and government income & expenditure.

Sporty Money Twist approaches financial capability in a hands-on manner as young people play games and work together to understand and address key topics like public finance. The key elements of fun, friendly competition and detailed content allow participants to discuss and share their views in an engaging and comfortable environment.

The session is designed to get young people thinking and caring about their finances, both now and in the short and long term future.

Participants are given the opportunity to learn and change their behaviour through activities that cater for all levels of ability. Sporty Money Twist can be delivered on a playing area outside or in a large indoor hall.

“During the sessions you can tell that they’re really engaged and even after the sessions they look at their own personal finances so it gets them really thinking.”
Rebecca Stanley, Youth Worker, Essex Boy & Girls Youth Club.

Key Facts

Format: 1 x 2 hour session.
Target group: 14-18 year olds.
Group size: 12-30 young people.

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