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.

**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.

**“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.**