

bMoneywise Personal Finance Toolkit

bMoneywise is an interactive, engaging, fun-playing financial education resource, inspired by children for children, with real-life scenarios. "The idea is that players have to keep and generate money wherever they can. They throw the dice to pick up cards from different categories. Each card throws up a different scenario from an unexpected tax rebate to the boiler breaking down. Players have to work out how to respond in order to protect their money - Monopoly of the real world if you like" - Iona Bain – BBC reporter

Overview	Suitability	
<p>The bMoneywise personal finance toolkit gives young people a fun learning experience that relates to money!</p> <p>It encourages a money consciousness while equipping them with knowledge, confidence and skills to relate maths to real-life situations and make decisions based on sound financial knowledge.</p>	<p>Minimum age: 09 years</p> <p>Maximum age: 17 years</p> <p>Related: Savings, Maths, Citizenship,</p>	
Lesson objectives:	Resources:	Learning outcomes:
<p>To encourage children to develop a healthy relationship with money whilst encouraging budget skills, saving for a goal.</p> <ol style="list-style-type: none"> 1. To help children differentiate between Needs and Wants. 2. To encourage the development of decision making, leadership and financial literacy skills. 3. To create a fun environment where children and adults can talk about money 	<p>The programme includes:</p> <p>Game rule book 6 x 5 coloured game theme cards 5 X 6 editable coloured theme cards 4 editable goal cards Two dice: coloured and numbered Play money in denominations of £1, £5, £10, £20, £50, £100, £500</p> <p>The interactive game cards come with actions to take as described below.</p>	<p>Confidence with setting saving goals Practice with handling money Confidence with developing a savings habit Confidence in tracking expenditure and savings.</p> <p>To feel confident in doing simple maths calculations. To help children with calculating money, percentages, interest rates. To encourage reasoning on social matters.</p>

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Teacher supplement

Description	All coloured card groups belong to one of these theme:		
How cards work	Pay Cards: These cards suggest that players make a payment for items, teaching children acquiring things cost money.	Opportunity Cards: These cards present ideas and ways to earn money and enable a child to add income to their cash or savings balance.	Discuss + Roll cards: These cards are to encourage interaction, negotiation and team work in regards to making money decisions.

We have included blank titled cards so children can create their own. This is to stimulate creativity, so the children get confident at relating their own experiences to the lesson objectives. Where the card options state "other" the children get the opportunity to respond creatively to the question. Blank cards are added to encourage children create their own questions for future use.

Themes	Skills	Family	Bank	Community	Government	Health
Card number and card types	1 discuss + roll	1 pay	1 pay	1 pay	1 opportunity	1 pay
	2 opportunity	2 pay	2 opportunity	2 discuss + roll	2 pay	2 pay
	3 opportunity	3 opportunity	3 pay	3 opportunity	3 pay	3pay
	4 discuss + roll	4 pay	4 opportunity	4 opportunity	4 opportunity	4 discuss + roll
	5 discuss + roll	5 discuss + roll	5 opportunity	5 opportunity	5 pay	5 discuss + roll