

Stacy Mann

Stacy Mann is a dedicated and compassionate professional with a remarkable 23-year career in working with children, young people, and families. Her strong educational foundation laid the groundwork for her passion for understanding the dynamics within families and the developmental needs of children and young people. Stacy's career kicked off as a nursery nurse, progressing to assessing, teaching and mentoring.

She has been a steadfast advocate for children's rights and well-being, consistently pushing for policies and initiatives that benefit the most vulnerable members of society, specifically in the role of Early Years and Childcare Subject Specialist. Her 23-year journey in working with children, young people, and families is a testament to her unwavering dedication and passion for making the world a better place for the next generation.



Inclusive Family Financial Education

A new approach to learning about money for families and children with diverse needs

Agenda

- Introduction and welcome
- Project overview
- Working with SEN/Additional Learning Needs: key findings from consultation
- Love Learning Together programme and resources
- Introduction to the FinEd Community of Practice
- Questions
- Close.

Project overview

One of seven new projects to support financial education for children in vulnerable circumstances

© 7 March 2023

Improving children and young people's financial wellbeing: seven projects for teachers and vulnerable children



Policy managers Sophia Spence-Cheng and Zoe Renton share their thoughts on a new £1.1 million grant programme, funded by the Money and Pensions Service, which tests scaling up projects that deliver financial education training to teachers and practitioners or offer direct delivery of financial education to children and young people in vulnerable circumstances.

We know that financial education works. Children and young people who recall learning about money at school are more likely to save frequently, have a bank account, and be confident managing their money. However, less

than half of the UK's children receive a meaningful financial education at home or in school.

We also know that some children and young people in vulnerable circumstances are at risk of having lower levels of financial capability or



**Money &
Pensions
Service**

Project overview

Builds on Love Learning about Money Together programme funded by the Money and Pensions Service



Facilitators Guide

LoveLearning
about money together

A blended learning programme to help parents of children under 7 talk to their children about money



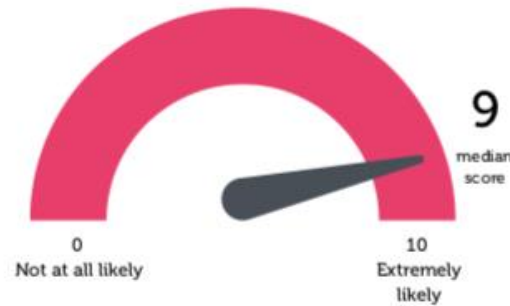
Love Learning
about money together



Rating for Love Learning about Money events



How likely is it that you would recommend this training to a colleague?



Delegates that attended this training work with approximately 26,000 individual learners

"This training was fantastic - I think it will be such a valuable programme to be able to deliver to families, especially considering the current economic climate"

"I have been delivering financial capability sessions for nearly 10 years and have tried to educate adult family members to communicate with their children about the value of 'things' and the importance of managing personal money. These new resources will make life an awful lot easier for me."

"I love the way it's broken down into clear sections. I am looking forward to particularly using the health and wellbeing as this would compliment the work I am doing with PEEP groups."

"This course has been very well considered and looks sure to be a very engaging way of working with families around the subject of money in a meaningful yet enjoyable way"

Project overview

Partnership with the Anna Freud Centre



Anna Freud
building the mental
wellbeing of the
next generation

Aims

- Build a family financial education programme for children aged 3-7 with Special Educational Needs (SEN)/Additional Support Needs (ASN).
- Provide free training on the programme to 800 professionals who work with families.
- Establish a sustainable Community of Practice for family financial education.

Timeline: February 2023 to March 2024

Working with SEN/Additional Support Needs (ASN) Consultation – what we did:

- Eight focus groups with practitioners in England, Northern Ireland, Scotland, and Wales
- Family consultation sessions
- Stakeholder interviews with organisations with expertise in SEN/ASN E.g. the Makaton Charity, Dingley's Promise, Father's Network Scotland, SEN schools
- Internal expertise from NCFE Early Years Team and the Anna Freud Centre.

Working with SEN/Additional Support Needs (ASN)

Key findings from consultation:

- need to have short sessions where children are attending 20-30 minutes
- time for parents alone
- be aware parents might have learning needs too
- repetition is important and to build on sessions
- high levels of anxiety about judgement
- use Makaton, song and PECS cards
- many children nonverbal and behaviour management can be an issue
- story bags as a concept so parents can take home something
- each session needs to be a stand alone
- want to know about money, handling money, helping children understand the value of money, cash/cards, pester power, gaming, wants and needs, and budgeting.

Working with SEN/Additional Support Needs (ASN)

Key findings from consultation:

- don't use idioms with families or provide concrete explanations
- use pictures and stories to explain abstract concepts
- limit take home activities to 3 with good explanations/a menu for the learning provider to choose from
- 2-3 Makaton signs a session
- intro video for each session – less language the better
- same characters throughout - not overly stimulating
- open and close each session with a money song
- each module has a set of PEC cards.

Working with SEN/Additional Support Needs (ASN)

Personal reflections:

- **Significant gap in provision** for younger children with diverse learning needs
- Think about specific learning needs and **not the diagnosis**
- **Differentiate within learning activities** and provide options for practitioners so they can adapt them to individual learning needs
- **Routine and consistency within the programme structure** is important to support a sense of safety and confidence
- **Learning needs are so diverse that it is impossible to design a programme that is suitable for everyone**, but we think we have designed something that will engage children and families with a wide range of needs.

Love Learning programme and resources

How we've embedded findings from the consultation

Love Learning Together

Turning Pester Power into Parent Power

An inclusive money programme for parents,
carers, and children aged under seven



10 flexible sessions

- **Core Learning Activity**

30 mins parent only

30 mins parent, carer and child

or all parent only by modelling child activities in session

- **Home Learning Activity**

4 options for each session

- **Parent Information**

Includes links to additional support and information

Session 1 Let's talk about money



Learning Outcomes:

- LO 1: Parents/carers understand why we need to talk to children about money
- LO 2: Parents/carers have increased knowledge of home learning activities to help their children learn about money
- LO 3: Children can use Makaton signs for money and food
- LO 4: Children have more conversations at home about money



This session helps parents/carers understand their important role in teaching their children about money and think about what their children are learning about money.

Through activities and discussion parents/carers begin to understand that money is often invisible, and their children will learn about money from watching them model money habits and listening to them talk about money. Facilitators can emphasise that families don't need to disclose specifics of their own financial situation during the course. This is to encourage them to feel psychologically safe to participate fully.

Children will start to think about the value of money, experience handling money and recognise coins through interactive games, activities and resources that can be used at home with their families.

Core Learning Activity Home Learning Activity Parent Information

Time	Title	Activity	Resources	Notes
5 mins	Welcome and introductions	<p>Welcome parents/carers to the session.</p> <p>Explain: Research shows that children learn about money at home and their understanding of money and money habits develop by age 7. What you do at home is important in helping children learn about money when they are young, so that they become confident with money as they grow up.</p> <p>Parents/carers introduce themselves through an icebreaker with three questions:</p> <ol style="list-style-type: none">1. Your name2. Ages of your children3. What is your favourite childhood memory?* <p>Thank parents/carers for their contributions.</p> <p>Explain: The reason we ask this question is that for most people, the best memories they have are the things they did and not things they were bought in a shop. As parents/carers, we feel the pressure to buy things for our children. One aim of this programme is to build your confidence to talk to your children about money so we can turn nester power into parent/carer power!</p>		

Session 1

Let's talk about money



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Makaton signing for key words and concepts in each session, with video content

- money
- food
- feelings
- shop
- shopping
- buy
- saving
- help, help me, help you
- safe



Makaton, or “key word signing”, is a simple and easy way of communicating using signs, symbols and speech. It’s not a formal sign language. Makaton signs, unlike BSL, are used in the same grammatical order as spoken English, and together with speech. This means you would say and sign a word at the same time.

Welcome song at the beginning of each session to settle children in and promote concentration

Money song at the end of each session to say goodbye and build a familiar routine



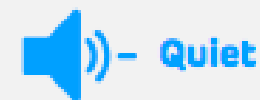
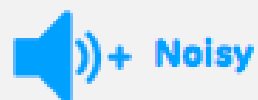
Sensory Icons

All session plans in the facilitator guide contain sensory icons for every activity to enable you to quickly differentiate your programme to meet the needs of individual children and their families.

- messy
- stimulating
- noisy
- quiet
- fiddly
- calming
- active.

Sensory icons

We use sensory icons within the Facilitator Guide to indicate whether activities might be noisy, fiddly, or stimulating, or quiet and calming. This enables the facilitator to choose activities that best meet the individual needs of children, and adults they are working with.

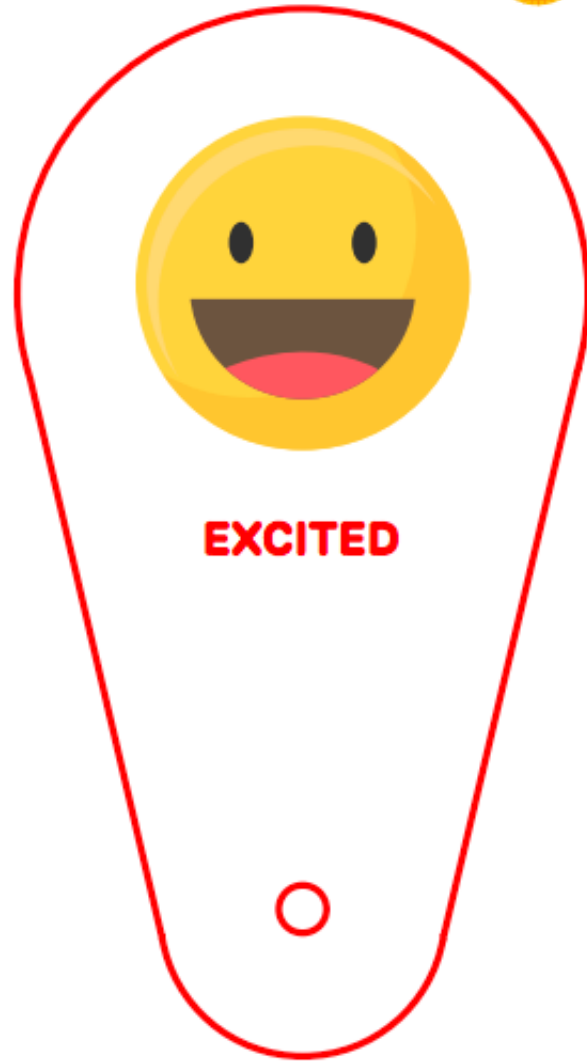




HAPPY



SAD

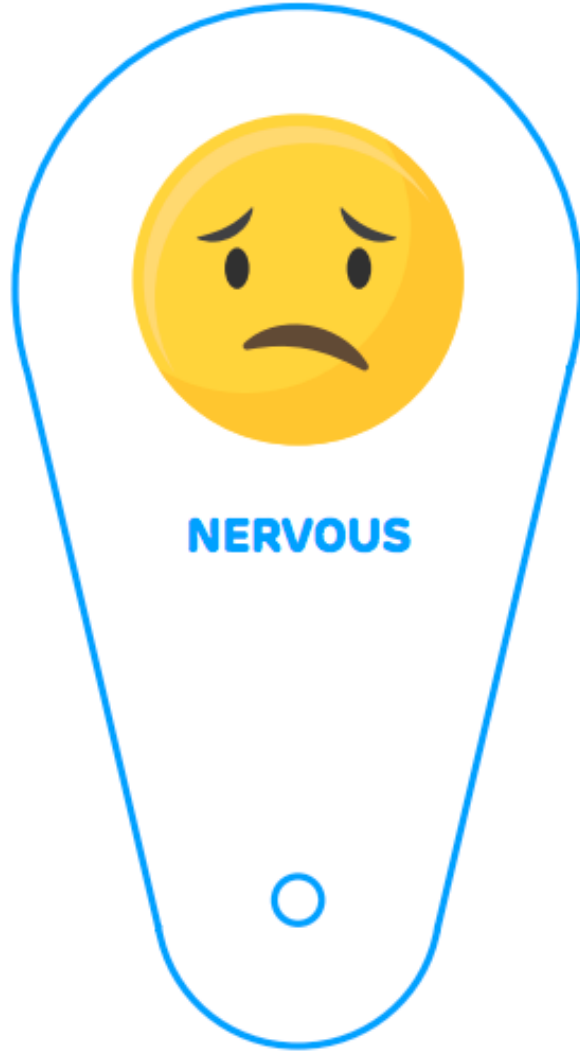


EXCITED

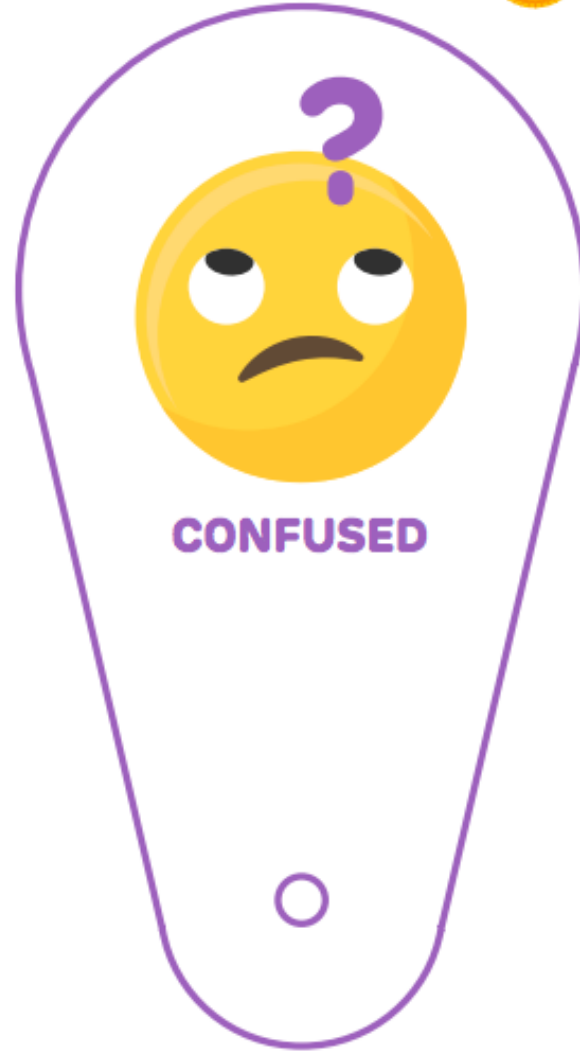
Emotion Fan



RELAXED



NERVOUS



CONFUSED

Emotion Fan



Session 2

Money: Cash, Cards or Cows!



Learning Outcomes:

LO 1: Parents/carers understand why we need to talk to children about money.

LO 2: Parents/carers are able to play games with their children that enable them to experience and learn about money.

LO 3: Children experience handling money and recognise coins.

LO 4: Children experience learning through play.



This session helps parents/carers recognise the importance of their children understanding the differences between coins in terms of shape and colour and helps them talk to their children about concept of value.

The session also explores ideas about exchanging and handling money through storytelling, using the traditional story Jack and the Beanstalk. Parents/carers discuss their recollections of the story, (or similar stories if they are hearing it for the first time). This encourages parents/carers to think about how regularly money is talked about from early childhood and activities that they can use to teach their children about money through play.

Children start to think about different types of money (coins, notes, cards and digital money) and how money is used. This learning is reinforced through the home learning activities about coin recognition and there is a parent/carer resource that helps them explain digital money to their children.

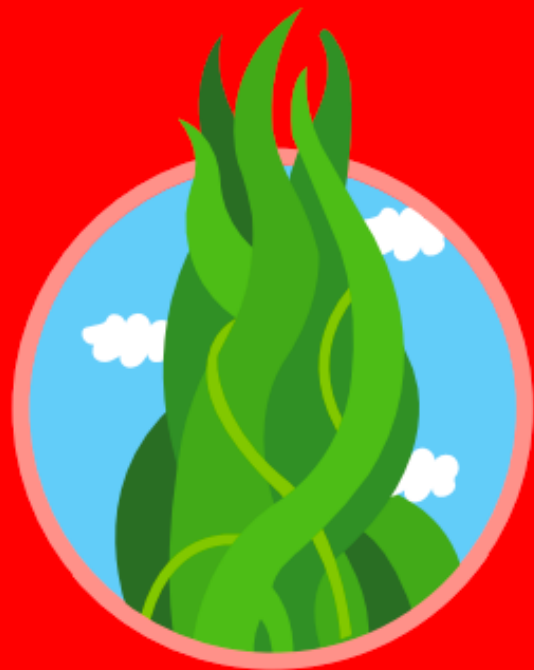
Core Learning Activity Home Learning Activity Parent Information

Time	Title	Activity	Resources	Notes
5 minutes	Welcome and introductions	<p>Facilitator welcomes parents/carers to the session.</p> <p>Any new parents/carers introduce themselves to the group.</p> <p>Parents/carers pass the emotion fan around and share how they're feeling today to enable them to share non-verbally for accessibility/inclusion.</p>	Emotion fans	
5 minutes	Share home learning activities	<p>Thank parents/carers for their contributions and invite them to share any home learning activities they did with their children and how they went.</p> <p>Question prompts:</p> <ul style="list-style-type: none"> • Did you have any conversations with your children about money? • Did you do anything with your children last week to help them learn about money? • Did you use any of the learning activities we shared in the last session with your children at home? <p>What went well and what do you think they learned?</p>		



Session 2

Storytime! Jack and the Beanstalk



Once upon a time there was a boy called Jack. He lived with his mother. They didn't have any money. All they had was a cow.



One morning, Jack's mother told Jack to take their cow to market and sell her. On the way, Jack met a man. The man told Jack he would give him some very special magic beans for the cow. Jack was excited by the magic beans, so he gave the man the cow and Jack took the magic beans and went back home.

When Jack's mother saw the beans, she was very cross. She threw the beans out of the window. The next morning, Jack looked out of the window. There was a giant beanstalk. He went outside and started to climb the beanstalk.

He climbed up to the sky and through the clouds. Jack saw a great big, beautiful castle. He walked inside. Then he heard a loud voice. 'Fee, fi, fo, fum!' Jack was scared and ran into a cupboard to hide.

A giant came into the room and sat down. On the table there was a hen and a golden harp. Hen 'lay!' said the giant in a big, loud voice. The hen laid an egg. It was made of gold. Harp 'sing!' said the giant. The harp began to sing. Soon the giant was asleep.

Jack jumped out of the cupboard to run away. The harp said 'take us with you, to escape from the giant!' Jack picked up the hen and the harp and started to tiptoe out of the room. But as he opened the door, the giant woke up and shouted, 'fee, fi, fo, fum!' Jack ran and started climbing down the beanstalk as fast as he could. The giant came down after him.

Jack shouted, 'Mother! Help!' Jack's mother took an axe and chopped down the beanstalk. The giant fell and crashed to the ground. Nobody ever saw him again. With the hen laying golden eggs and the magic harp, Jack and his mother lived happily ever after.

Session 2
Storytime! Jack and the Beanstalk



Session 3

Money Habits



Learning Outcomes:

LO 1: Parents/carers develop strategies to form habits in daily life to manage money.

LO 2: Parents/carers are able to nurture themselves and their children to manage anxiety and improve their wellbeing.

LO 3: Children understand the value of money.

LO 4: Children become more able to accept that they can't always have what they want.



This session helps parents/carers understand the importance of modelling positive money habits for themselves and their children. They will also start to explore key concepts about how forming such habits can help their children understand the value of money. This session is based on concepts about forming and sustaining money habits in the context of everyday life.

Children will start to think about ways of keeping your money safe (e.g. in your piggy bank/in a bank account) and spending money wisely. Children will start to understand the value of money and become more able to accept that they can't always have what they want.

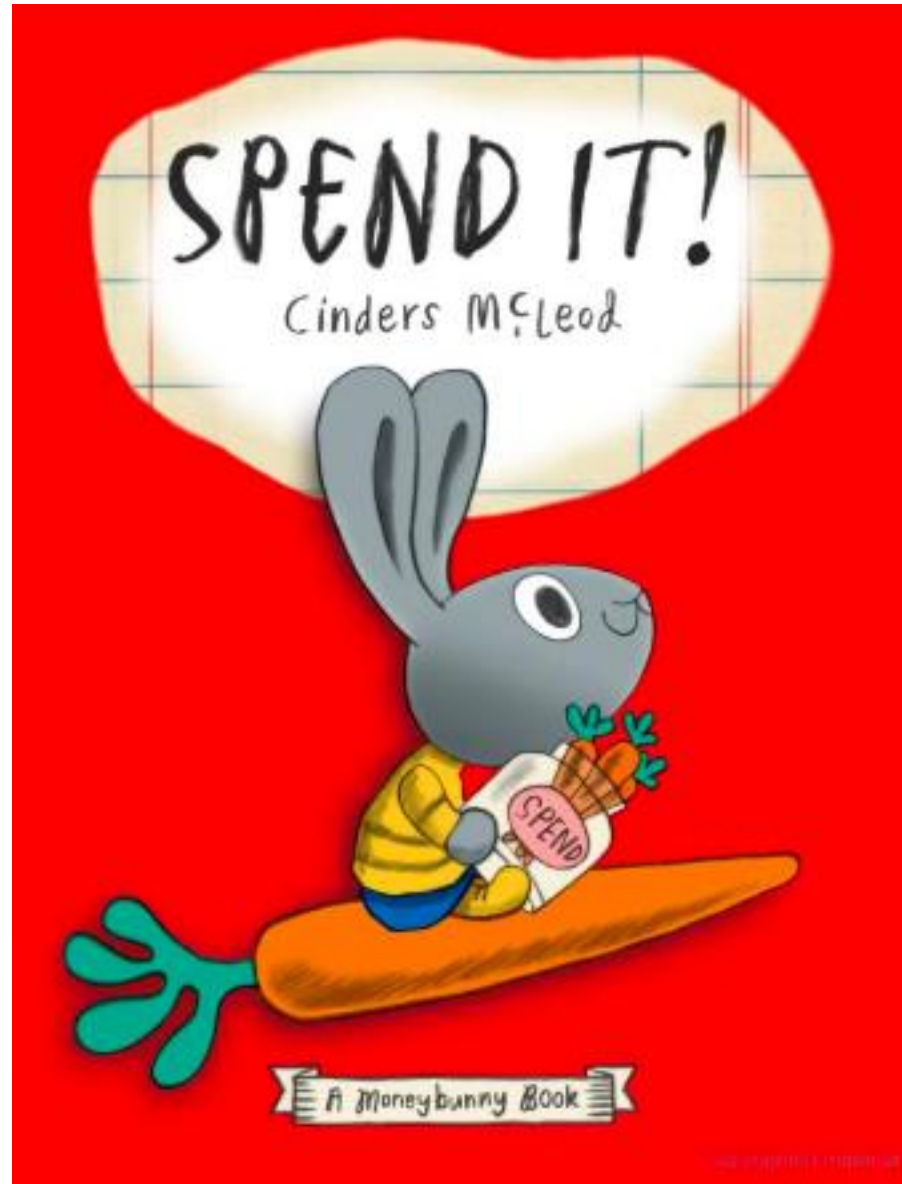
Core Learning Activity

Home Learning Activity

Parent Information

Time	Title	Activity	Resources	Notes
5 minutes	Welcome and introductions	Facilitator welcomes parents/carers to the session. Any new parents/carers introduce themselves to the group. Parents/carers pass the emotion fan around and share how they're feeling today to enable them to share non-verbally for accessibility/inclusion.	Emotion fans	
5 minutes	Share home learning activities	Thank parents/carers for their contributions and invite them to share any home learning activities they did with their children and how they went. Question prompts: <ul style="list-style-type: none">• Did you have any conversations with your children about money?• Did you do anything with your children last week to help them learn about money?• Did you use any of the learning activities we shared in the last session with your children at home? What went well and what do you think they learned?		

Using real objects to support understanding!



Session 3

Money Habits



There are four different options for home learning activities which you can select depending on the skills and needs of the children and families you are working with.

If you want to extend the length of the session and it is appropriate for the parents/carers and children you are working with, you can incorporate home learning activities into the main session delivery.

Home learning activity 1	<p>Sing the Money Song</p> <p>Facilitator note: We recommend that all parents/carers use home learning activity 1, as they can build it into everyday activities with their child(ren) at little or no cost and without preparation.</p> <p>Explain: Sing the Money Song together at home! Count how many different places at home, (or when you are out and about), you can sing the money song together and tell us how it went in the next session!</p> <p>It doesn't matter at all about how 'good' you think you are at singing. Research shows that singing releases endorphins, which are the 'feel good' chemicals in our brain, so you can help your child feel better through sharing this experience. For health and wellbeing this is a great activity for you and your children!</p>
Home learning activity 2	<p>Watch the Spend It video again!</p> <p>Facilitator note: This is a video activity that requires access to a digital device with an audio facility and the Internet. Share the Spend It video link with families via email, or show them how to find the link.</p>
Home learning activity 3	<p>Make a Boredom Buster Box</p> <p>Facilitator note: This is useful activity to help children find things to do when they are bored. Give each family the Boredom Buster Box handout with some printed sheets of free activity ideas.</p> <p>Explain: Have a look around your home for a shoebox, or ice cream tub, or anything that you can store your boredom cards in.</p> <ul style="list-style-type: none">• Next use the free printable to cut out the ideas that you like• If you do not want to print out the list, you could write them on pieces of paper or make up your own list• Fold up the pieces of paper and pop them in your box• Anytime your child is bored or you are looking for a fun activity you pick out a card from your box and have some fun!

Session 4

Money Games



Learning Outcomes:

LO 1: Parents/carers understand the importance of play in helping their children handle money and learn about money.

LO 2: Parents/carers develop strategies to help children make choices and understand consequences.

LO 3: Children have opportunities to learn about money through play.

LO 4: Children experience and understand choices and consequences about money.

This session enables parents/carers to understand the importance of play in helping their children handle money and learn about money. Playing and making games creates a safe environment for them and their children to try out strategies and handle the emotions that may arise from their choices or the idea of chance or peer pressure affecting their choices. In the game environment of handling money children will start to see that the choices they make about money have consequences and they can't always buy everything they want.

Core Learning Activity

Home Learning Activity

Parent Information

Time	Title	Activity	Resources	Notes
5 minutes	Welcome and introductions	Facilitator welcomes parents/carers to the session. Any new parents/carers introduce themselves to the group. Parents/carers pass the emotion fan around and share how they're feeling today to enable them to share non-verbally for accessibility/inclusion.	Emotion fans	
5 minutes	Share home learning activities	Thank parents/carers for their contributions and invite them to share any home learning activities they did with their children and how they went. Question prompts: <ul style="list-style-type: none">• Did you manage to find some time last week to treat yourself for free?• If you did, what did you do?• How did it make you feel?• Are you planning to do anything this week?• Did you use any of the learning activities we shared in the last session with your children at home?• What went well and what do you think they learned?		

Session 4 Money Games



Time	Title	Activity	Resources	Notes
3 minutes	Introduction to home learning activities	<p>Introduce parents/carers to the home learning activities you have selected from the options below.</p> <p>Explain: These activities are designed to help you talk to your children about money at home.</p> <p>Show them any handouts, materials and links that parents/carers require to complete the selected home learning activities.</p> <p>Explain: We will give you everything you need to take home with you at the end of the session.</p>		
5 minutes	Children arrive	<p>If children are joining the session*, when the children arrive settle them by using the PEC (Picture Exchange Cards) cards and talk about what will happen in the session.</p> <p>Ask: Children, with support from parents/carers, to pass the emotion fan around and show how they're feeling today to enable them to share non-verbally.</p> <p>Welcome Song Sing the welcome song introduced in session one. Use the Welcome song video if appropriate.</p> <p>Ask: Children, with support when required from their parents/carers (and guided by facilitator) about the home learning activity/activities they did after the last session.</p> <p>Question Prompts:</p> <ul style="list-style-type: none"> • What did you enjoy about it? • Name one thing you learnt that you did not know before? <p>Explain: Today we are going to learn about money games. We're going to play games and give you some ideas to make and play games at home to help you learn about money.</p> <p>Question prompts:</p> <ul style="list-style-type: none"> • Do you like games? • What games do you like? • Do any games you like to play use numbers or coins? • Have you played Money Hide n' Seek yet? <p>Explain: Playing and making money games gives you the chance to learn about how the choices you make can make things happen, sometimes in a way you want and sometimes in a way you don't want.</p>	<p>Emotion fan</p> <p>Welcome song video</p>	

Money Measuring Snakes



Musical Money Bumps

Money Hide 'n' Seek

This is a brilliant activity that will not only be fun and energetic but also teaches your children about coins and simple addition and subtraction!

You will need:

- Giant coin templates (1p, 2p, 5p, 10p coins)
- Hiding spaces for the coins
- A little magnaon

How to make Giant coins

You can print out the template that is included, you could also laminate if you choose to. Another great idea would be to make your own coins out of recyclable materials found in your house such as cardboard, carded boxes, magazines and newspapers! You could use a plate or a bowl to draw around and cut out the coin shapes, you could even get your kids to decorate them!

How to play: (age 3-7)

Once you have made your giant coins, hide them around a room or more than one room or even the garden. Children have to find the coins and add up the coins as they go along. You could tell them the total of the amounts of coins you have hidden and every time they find a coin they can subtract it from the total. For example: I have hidden 20p and when a five pence coin is found the child can work out that there is 15p left to find.

Extension:

You can adapt this activity to meet the needs of your kids. You could even add a time limit to see how much money can be collected in 1 minute. If you have more than one child they can compete to see who can find the most money!



Session 5

What Makes You Happy?



Learning Outcomes:

LO 1: Parents/carers recognise that money is not a measure of love and positive childhood memories can be created for free.

LO 2: Parents/carers are able to set boundaries (combat pester power).

LO 3: Parents/carers are able to be creative in planning a family trip to save money.

LO 4: Children are able to understand managing money and saving money.

LO 5: Children become more aware that they can't always have what they want.



This session helps parents/carers recognise that money is not a measure of love and positive childhood memories can be created for free. It will give them recognition and reassurance that convincing children of this can be challenging and it will sometimes involve them setting boundaries to combat 'pester power'.

The session is based on the idea that money doesn't buy happiness for children. Through parents/carers being able to be creative in planning a family trip to save money and share ideas with their peers on the course they can keep their children and themselves happy through everyday activities in their local area for little or no cost. This will give families the opportunity to reflect on what makes them happy and for parents/carers and their children to increase their understanding of each other to share happy memories. Through doing so it also increases children's ability to understand how to save money and to recognise why they can't always have what they want.

Core Learning Activity

Home Learning Activity

Parent Information

Time	Title	Activity	Resources	Notes
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Instructions:

1. Every day (or once a week, or when you make a memory) write down the memory on one a piece of paper or card
2. Write the date on it
3. Fold it up and put it in the jar or box
4. You can include tickets or small mementos too.
5. You can also decorate your jar or box
6. You can then choose a special time such as, Birthday, New Year's Eve, at the weekend or even when you are sad to look back and share these memories.



Session 6

Pester Power



Learning Outcomes:

LO 1: Parents/carers can set boundaries (combat pester power)

LO 2: Parents can nurture themselves and their children to reduce anxiety and improve their wellbeing.

LO 3: Children recognise why they can't always have what they want.

LO 4: Children can understand managing money and saving money.



This session helps parents/carers feel better equipped to handle pester power through setting boundaries. Being able to do this will help parents/carers maintain positive communication with their children about money management and enable them to focus on sharing enjoyable experiences that are not reliant on spending money. This is vital to both parents'/carers' and children's wellbeing through reducing anxiety related to their interactions around managing money.

This session also builds on the awareness children are gaining about understanding why they can't always have what they want and that it is more desirable for them to have positive interactions with their parents/carers about money management. Children will understand about how them cooperating with their parents/carers and respecting their guidance, especially when they say "no" to things they want rather than need.



Core Learning Activity




Home Learning Activity



Parent Information

Time	Title	Activity	Resources	Notes
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Time	Title	Activity	Resources	Notes
		<p>continued...</p> <p>Then hold out the laminated 'Needs and Wants' photocards to the child(ren) face-down so they can take turns choosing a card.</p> <p>Invite them to hold it up to the group and ask the whole group of child(ren) to say:</p> <ol style="list-style-type: none"> 1) what the picture shows and 2) would they want it or need it? <p>Encourage everybody in the group to contribute to the discussion.</p>	<p>Needs and Wants photocards</p> <p>PEC 'need' and 'want' cards</p>	
10 minutes	Wants and Needs – Desert Island Desire	 <p>Facilitator Note: Spread out a blanket (provided it won't be a trip hazard on the floor/on a large table) with the families sitting or standing around it.</p> <p>Explain: One of the most difficult things, as we've discovered from the last activity we did together just now, is knowing whether something is something we just want or that we really need. Understanding this will help us manage and save our money well.</p> <p>So, we're going to imagine we're on a desert island. Does anybody know what a desert island is? What is it like here? Tell us what you can see. Tell us what you hear, feel or touch.</p> <p>We're going to watch a video together so we can imagine making choices about what we want and what we need on our desert island.</p> <p>As we watch the video together sometimes, we're going to stop it to answer some questions about needs and wants. You can say the answer if you want, or if you prefer, you can use a PEC card or Makaton sign for 'need' or 'want' to give your answer.</p> <p>Facilitator Note: As some people may take the language and pictures very literally, it's worth pointing out where the video shows the house being a 'need' that the house doesn't need to look like that. It might be a flat or a bungalow or a caravan trailer etc.. Similarly, with the bottle of water example, explain the water is a need but the bottle the water is inside might just be a 'want'.</p>	<p>Large blanket/rug</p> <p>Video – Needs and Wants for Child(ren)</p>	

Needs and Wants photocards



Session 7

Money and Mood



Learning Outcomes:

LO 1: Parents/carers develop strategies to help children understand and control emotions overcoming peer pressure/choices and consequences.




LO 2: Parents are able to nurture themselves and their children to reduce anxiety and improve their wellbeing.

LO 3: Children understand the value of money.

LO 4: Children will experience and understand choices and consequences around money.

This session helps parents/carers to become more able to help their children understand and control the feelings they might get from making choices about money and dealing with the consequences of their choices. This can be discussed in relation to peer pressure about having the latest toy or fashionable outfit as well as more broadly expressing feelings – using Makaton as well as speech – to reduce their anxiety and improve their wellbeing. The session uses story and reflection about feelings to enable them to achieve this and take proactive steps to managing money from a stronger emotional position than they might otherwise, from a position of confidence and calm.

The session also boosts awareness-building for children from previous sessions about how they might experience and understand their feelings around money and how they relate to the choices they and their parents/carers make money and how this relates to their understanding of the value of money.

 Core Learning Activity  Home Learning Activity  Parent Information

Time	Title	Activity	Resources	Notes
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Session 7
Money: and Mood



Time	Title	Activity	Resources	Notes
		<p>continued...</p> <p>Explain: It's an important part of emotional self-regulation that we touched on in the previous session to help avoid and handle dysregulation.</p> <p>Dysregulation can happen when child(ren) and grown-ups expect what is called 'instant gratification' – reward and feeling good in that moment.</p> <p>When people talk about 'retail therapy' (spending money to feel good), that is part of what they are talking about. They may feel good in the moment they are buying the item, but then afterwards might realise the problem they've created through making that choice. In the same way, when their child(ren) ask them to buy something they may feel really happy and express gratitude at the time, but then quickly forget before they are asking to be bought something else!</p>		
10 minutes	Group Activity – Makaton for Mood and Money	<p>Explain: So now we're going to practise Makaton to enable you to communicate even more confidently with your child(ren) at home so you and they can express your feelings about money in different situations.</p> <p>We're going to watch a video together showing lots of different feelings you might express that might also be helpful when communicating with your child(ren) about mood and money.</p> <p>As you see the sign made, copy the sign to practise using it to communicate with your child(ren) – even if you already know the sign, to help others in the group – and say the emotion word out loud. Think about which emotion best describes how you feel today.</p> <p>Ask: Once you've watched all the video and signed the words, choose somebody to start turns around the group and to silently sign how they feel about money at the moment. Let the other people in the group guess what they are signing and say it out loud.</p>	<p>Singing Hand Video Makaton Topic.</p>	
3 minutes	Introduction to home learning activities	<p>Introduce parents and carers to the home learning activities you have selected from the options below.</p> <p>Explain: These activities are designed to help you talk to your child(ren) about money at home.</p> <p>Show them any handouts, materials, and links that parents and carers require to complete the selected home learning activities.</p> <p>Explain: We will give you everything you need to take home with you at the end of the session.</p>		

Instructions:

First find a box, any box and decorate it with paper, paint, sparkles, favourite characters, anything your child likes.

Then fill it with their precious things such as:

- A photograph
- A soft toy
- A birthday card
- A sea shell
- A favourite book
- A drawing
- Crayons and pens
- Something soft
- A 'treasure'
- Anything your child would like!

If they are ever feeling anxious or worried or need reassurance they can open it and the items should make them smile and feel better.

Session 8

Best Price



Learning Outcomes:

LO 1: Parents/carers are able to involve their children in planning what they spend (buying food and planning a family activity).

LO 2: Parents are able to be creative in planning a trip to the shops/online shopping and a family trip to save money.

LO 3: Children will experience and understand choices and consequences around money.

LO 4: Children are able to understand managing money and saving money.

This session helps parents/carers to become more confident in choices they make about making purchases for the best price and understanding the different factors that are important to them to consider for their unique family circumstances. This builds on the skills they developed earlier in the course on understanding their wants and needs, which will help families also prioritise purchases and decide what price they are prepared to pay for a particular item.

This session gives parents/carers the opportunity to actively involve their children more in planning what they spend when buying food and to be able to be creative in planning a trip to the shops/online shopping through empowering their children to get involved with recognising the best price for items.

Children will also gain skills through the session activities to learn more about the type of questions to ask about the best price for items. This will support them in understanding the choices they and their parents/carers make when shopping and understand more about the consequences around money through paying the best price. This will, in turn, help children understand managing money better.

Core Learning Activity

Home Learning Activity

Parent Information

Time	Title	Activity	Resources	Notes
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From Pennies to Pounds challenge



Save your pennies and watch them grow into pounds over 1 month

From Pennies to Pounds Challenge

Instructions:

- Look around your home and find a bookshop or money tree to save your pennies in
- You can decorate or write your name on the challenge bookshop
- Choose a month to start your challenge
- Start on the first day of the month by putting 1p in your challenge bookshop
- Every day add another penny in your challenge bookshop or to money in the class tiller
- Your child can collect in or stick the five each day to show that you have done it
- At the end of the month you can save up to £4.35 (depending how many days of the month there are)

Day	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Save	£0.01p	£0.02p	£0.03p	£0.04p	£0.05p	£0.06p	£0.07p
Total	£0.01p	£0.03p	£0.06p	£0.10p	£0.15p	£0.21p	£0.28p
Day	Day 8	Day 9	Day 10	Day 11	Day 12	Day 13	Day 14
Save	£0.08p	£0.09p	£0.10p	£0.11p	£0.12p	£0.13p	£0.14p
Total	£0.36p	£0.45p	£0.55p	£0.66p	£0.78p	£0.91p	£1.05p
Day	Day 15	Day 16	Day 17	Day 18	Day 19	Day 20	Day 21
Save	£0.15p	£0.16p	£0.17p	£0.18p	£0.19p	£0.20p	£0.21p
Total	£1.20p	£1.36p	£1.53p	£1.71p	£1.90p	£2.10p	£2.31p
Day	Day 22	Day 23	Day 24	Day 25	Day 26	Day 27	Day 28
Save	£0.22p	£0.23p	£0.24p	£0.25p	£0.26p	£0.27p	£0.28p
Total	£2.53p	£2.76p	£3.00p	£3.25p	£3.51p	£3.78p	£4.06p
Day	Day 29	Day 30	Day 31	Well done super saving!			
Save	£0.29p	£0.30p	£0.31p				
Total	£4.35p	£4.65p	£4.96p				



Session 9

Shopping



Learning Outcomes:

LO 1: Parents/carers are able to involve their children in planning what they spend (buying food and planning a family activity).

LO 2: Parents are able to be creative in planning a trip to the shops/online shopping and a family trip to save money.

LO 3: Parents are able to play games with their children that enable them to experience and learn about money.

LO 4: Children enjoy learning through play.

This session helps parents/carers to make shopping as stress-free an experience as possible. This is building on the skills they developed in Session 8 about making more confident choices on best price when purchasing. The session gives them and their children opportunities to continue practising to make choices in a more 'real' environment, covering both in-person shopping and online shopping. They will understand how they can make shopping a less stressful experience for them and their children through playing games with their children during shopping to keep them positively entertained in this money management experience. Children will experience fun things to do during shopping with their parents/carers which will help them with money management and have the opportunity to play shops.

Core Learning Activity

Home Learning Activity

Parent Information

Time	Title	Activity	Resources	Notes
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Plan a Pirate Pizza Feast with your child



This activity helps your child get involved in planning and budgeting for meals and understanding how much things cost

Plan what ingredients
you need to
make your pizza

What have you already
got in the cupboard?

What do you need
to buy?

How much do they cost?

How can you make the
learning fun?



Session 10

Money Positive



Learning Outcomes:

- LO 1: Parents are able to nurture themselves and their children to manage their anxiety and improve their wellbeing
- LO 2: Parents are able to identify where they can get support to manage money
- LO 3: Parents are able to understand why we need to talk to children about money.
- LO 4: Children will learn some ways to manage their emotions
- LO 5: Children will increase their understanding of money choices and consequences



This session helps parents and carers to become more confident in their ability to stay positive about their money management. It explores different practical steps they can take with their children to manage money and to know where they can access help.

Parents and carers will be signposted to where they can access support with money management and continue to nurture themselves for their health and wellbeing. Children will have the opportunity to begin to understand money choices and consequences.

Core Learning Activity

Home Learning Activity

Parent Information

Time	Title	Activity	Resources	Notes
5 minutes	Welcome and introductions	Welcome parents and carers to the session. Ask: Ask parents and carers to pass around the emotion fan and show how they're feeling today. This will enable them to share non-verbally. Thank parents and carers for their contributions and invite them to share their chosen home learning task/s and how it went.	Emotion fan	
2 minutes	Session 5 overview	Overview of today Explain: In this session we are going to learn about how you and your children can become more positive and confident to talk about money.		

Session 10

Money Positive



Time	Title	Activity	Resources	Notes
10 minutes	Group Activity Build a Money Support Treasure Map	<p>Explain: Every family is unique but we can all help each other and use 'Peer Power' to support each other.</p> <p>Peer Power is about learning from each other and using all our different experiences and challenges to find solutions. And, of course, you have the choice to continue to learn from each other and help each other after this programme finishes, now that you've built your friendships as a group.</p> <p>So, to help you get started with this, remember our pirate theme at the start of the course with the treasure chest with the coins in it? Well, we're going to create a Money Support Treasure Map that you can use to remember the different places you can go to for help if you ever need it with your money management.</p> <p>Facilitator Note: Draw a large 'X' in the middle of the board you're using (e.g. online collaboration board/whiteboard/flipchart paper).</p> <p>Explain: This X sign is where we are and what we want to do is share and add to the map all the different places you can think of where you can find information to help you with money. This information is like finding treasure to help you feel better about your money.</p> <p>Facilitators Note: Have a handy list of places where parents and carers can access support to add to the map if they are not mentioned.</p> <p>Explain: A great place to start is Money Helper which has lots of great online tools to provide you with immediate help. For example, their Benefits Calculator can help you check that you are getting all the money you are entitled to. There is also a tool to find free help and debt advice.</p>	An online collaboration board – or if using flipchart sheet a marker pen too to annotate the sheet	



Where to get free debt advice

Have you missed more than one debt payment? Speaking to a trained and experienced debt adviser about your situation can help you see what the best decision for you might be.

A debt adviser can:

- give you advice on better ways of managing your money
- check to see if there are any benefits or entitlements you might be able to claim
- tell you about the ways of dealing with debts that are open to you
- get you out of debt faster
- keep everything you tell them confidential.

[Find a free debt adviser near you, online or on the phone](#)



Benefits Calculator

If you're struggling to make ends meet or you've had a change in circumstances and aren't sure of the support you're entitled to now, our benefits calculator can help.

Answer four simple questions for a quick estimate of how much you could boost your income by each month.

After that, it only takes a few minutes to enter more details and get a list of the benefits, payments or vouchers you could qualify for and how you can claim them.

Claiming benefits could mean you get government Cost of Living Payments, money towards your heating bills with Warm Home Discount, free school meals and grants to help with paying for school uniform.

Any information you put into the calculator is confidential and we don't store it or share it with anyone else.

Our benefits calculator is to be used as a guide only. The calculator may give you details of benefits you are claiming already. [For a full benefits check from a specialist near you, visit Advice Local](#) ↗

Start Benefits Calculator



Activities from the Art Room

At Place2Be, we believe that art is a creative tool to develop resilience and connect with others.

Our **Art Room** team are specialists in using art to support and enhance children and young people's wellbeing.

These projects offer space to explore a wellbeing theme through creative art activities, stories and conversation. Each project can help children, young people, and adults nurture their relationships together whilst having fun.

You can use the art and crafts activities provided at home or in school with children of different abilities and ages.



My Colour Palette: Exploring Feelings

We designed this wellbeing activity to help primary-aged children develop their emotional literacy. The project gives children an opportunity to think together about how we express our feelings in different ways.

[Discover My Colour Palette: Exploring Feelings](#) →



Calm: Soothing Worries

This activity pack provides creative ways to help primary-aged children calm their worries by setting their thoughts, grounding themselves, and exploring how to share their feelings with someone they trust.

[Discover Calm: Soothing Worries](#) →



Tuning In: Mindful Listening

Developed in conjunction with the Royal Philharmonic Orchestra, this project helps young people listen mindfully to how they feel and express themselves through music and art.

[Discover Tuning In: Mindful Listening](#) →

Introduction to the Family Financial Education Community of Practice



**NATIONAL CENTRE FOR
FAMILY LEARNING**

Resources

On this page you will find a wide range of free resources to use as part of you family learning activities. Some of these resources are available for everyone to enjoy and benefit from, others are for members only. Visit our [Join Now](#) page to become a member for free!

If you'd like to submit your own resource to be shared here visit our 'submit your resource' page.



[Storytelling guide for parents and carers](#)

Posted on 01/02/2023

This 'Things to do at home' resource from People gives parents and carers simple steps for storytelling at home.



[Tips to extend your storytimes – training videos](#)

Posted on 30/01/2023

These short videos demonstrate how you can use book chat, movement, Makaton and music after sharing a story to extend the experience and encourage families to read together.



[Sharing Stories Resource Pack](#)

Posted on 30/01/2023

This pack has over 50 resources, tips and ideas to help you choose the perfect story, plan a fun and engaging activity, and inspire families to read together at home.

News & Views

On this page you will find a wide range of news, views, and case studies articles. Some of these articles are available for everyone to enjoy and benefit from, others are for members only. To access all articles you must be a National Centre for Family Learning member, visit our [Join Now](#) page to become a member for free!



[Good emotional health is transformative](#)

Posted on 30/05/2023



[Supporting asylum seeking families](#)

Posted on 25/05/2023



[The benefits and challenges of digital learning for children and families](#)

Posted on 02/05/2023



[Creating digital content for children and families](#)

Posted on 01/05/2023



[Playful Childhoods – promoting childhoods 'full' of play](#)

Posted on 05/04/2023



[The importance of risky play](#)

Posted on 04/04/2023

Events & Training

The events & training offered by National Centre for Family Learning are a combination of free events for members, and training delivered by [Campaign for Learning](#).



Creating sensory storytime experiences

27 February

This session will share good practice examples, resources and tips on how to improve your engagement with families through storytelling activities.

[Register now](#)



Adapting your story session for your audience and setting

21 March

This session will share good practice examples, resources and tips on how to adapt your storytelling activities to engage different families.

[Register now](#)



Engaging with Bilingual and Refugee Families

25 April

This session will share good practice examples, resources and tips on how to improve your engagement with bilingual families (refugee and migrant) to influence and create change.

[Register now](#)

Family Financial Education Community of Practice

Financial education is important for families because it helps them make smart choices about their money. Today, money matters can be confusing and overwhelming, with the cost-of-living crisis, childcare, debt, saving for the future, and understanding investments and insurance all in the mix.

Children start to learn money habits before the age of seven so what parents and carers do is crucial. When parents learn about money and have the skills to teach their kids, it creates a culture of responsibility and resilience that can last for generations. We know that there are currently significant structural challenges that mean many families simply don't have enough money, but anything we can do to help them budget for their weekly or monthly expenses, pay off debts, and have money set aside for emergencies, and even build up savings, will improve their financial wellbeing.

This community of practice is dedicated to supporting you to help families better understand their finances, and how they can support their children to become financially resilient.

To gain full access to this community of practice click 'Subscribe' below.

[unsubscribe](#)



[Family Financial Education Community Map](#)

Posted on 12/07/2023

Find organisations delivering family financial education programmes near you!



[Family Financial Education Resources](#)

Posted on 03/07/2023

Find a wide range of free resources to use as part of your family financial education activities.



[Family Financial Education Networking Events](#)

Posted on 30/06/2023

Our networking events provide an opportunity to meet with other professionals and

Inclusive family financial education events

Join one of our funded workshops on how to help children with neurodiversity and additional learning and support needs learn about money.

This workshop offers a new approach to learning about money for families and children with diverse needs including autism spectrum disorders and social, emotional and behavioural difficulties. The training is funded by the Money and Pensions Service and builds on the Love Learning about Money Programme.



Inclusive family financial education: funded workshop

15 September

Join us for this funded workshop on how to help children with neurodiversity and additional learning and support needs learn about money.

[Register now](#)



Inclusive family financial education: funded workshop

20 September

Join us for this funded workshop on how to help children with neurodiversity and additional learning and support needs learn about money.

[Register now](#)



Inclusive family financial education: funded workshop

25 September

Join us for this funded workshop on how to help children with neurodiversity and additional learning and support needs learn about money.

[Register now](#)

Please share through your own networks

All training via Zoom 18 different available dates

Over to you.....



1. 3 question poll from Campaign for Learning

2. Evaluation from ECORYS



www.ecorys.com



<https://forms.office.com/e/muyQr1TQ4W>



Thank you!