

# Banking on it! Age 9-11

You have learnt about making money related choices, banks and the services they offer. Here are some more fun things to do or talk about at home.



## You learnt about the difference between goods and services. When choosing services, some things can influence our choices.

### ▪ Service spotter.

The next time you are out and about, look around you and see how many types of services you can see.

### ▪ Get creative.

Design a new leisure centre – think about the services it will offer, and how much it will cost to use.



## You learnt what a consumer is and that when we think carefully about why and how we are spending money, we are being 'critical consumers'.

### ▪ Test it out.

Sometimes we choose things because of the brand name. Can your household tell the difference between a well-known brand of crisps and supermarket brand crisps? Challenge them to a taste test!

**THINK!** Be aware of what influences your choices. Research things for yourself and don't just believe the adverts or what your friends say!

**THINK!** Before you buy something, try making a list of all the things you want from the product or service. Be critical – is it what you really want?

## You learnt about some tools that may help us to manage our money.

### ▪ Super shopper.

Next time someone in your house is going shopping for food, ask if you can help write the shopping list. You could even go shopping too and see if you can be a critical consumer and help save some money.



**THINK!** There are lots of tools that can help you manage and keep track of your money e.g budgeting apps and shopping lists.

## You learnt about banks and the services and products they offer, for example savings accounts and online and mobile banking.

### ▪ Check it out.

Choose a bank and create an advert about what they offer their customers.

**THINK!** Banks provide services to help us look after our money. Make sure you know what services they can give you.

## Want to know more?

You can visit:

- The help and support pages on the **Lloyds Bank website** to find out about:
  - Looking after your money
- The **Lloyds Bank Academy** to access free digital skills support and the full suite of financial capability resources.
- The **Bank of England home learning hub** for fun activities about money.

- The **Money Advice Service** for top tips, tools and help with looking after your money.
- **Mental Health UK** for help and information about mental health.
- **Mental Health and Money Advice** for advice and support for people with mental health and money issues.
- Search for the **British Sign Language (BSL) Jargon Buster** online for a BSL dictionary.

Our relationship with money is developed through childhood and adolescence. Financial wellbeing means having the confidence and knowledge that you are in control of your money - you can manage your day to day living expenses as well as planning for the future and being able to cope when the unexpected happens.



## Certificate of achievement



**Well done!**



You've learnt all about  
**banks and bank services**  
and making consumer choices.

### You can:

- Explain the difference between goods and services.
- Make choices about services.
- Understand why it's important to be a critical consumer.
  - Describe the different types of services banks may offer.
- Explain how digital tools can help us manage our money.



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