Decisions, decisions! Age 7-9

You have learnt about making choices, looking after your money and thinking about what you buy. Here are some more fun things to do or talk about at home.

You learnt about budgeting and making choices – how to think about how much you want or need something and whether you have enough money to buy it.

 Savings goals.
Is there something you have wanted to buy? Maybe a new game? Make a plan of how you could save up for it.



THINK! Try writing a shopping list before you shop. It's a useful way to stick to a budget.

You learnt that sometimes life can change, and you might need to think about what matters most to you and make different choices.

Get creative.

Write or draw a story about a child who couldn't have everything they wanted straight away. How did it make them feel? Were they angry or did they decide to make a plan to get it?

THINK! Having savings can help when the unexpected happens.

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.

You learnt about needs and wants, and that other people may have different needs and wants than you.

Have a think.

Next time you ask for something, think about whether it is a need or a want. Perhaps you don't really need it after all!

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THINK! Before you buy, stop and think – do you need it or want it?

You learnt that keeping track of saving and spending is important, and that digital tools might help you manage your money.

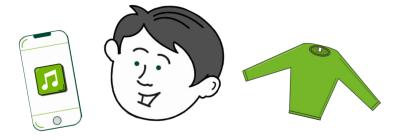
• Check it out.

Next time you want something, look at different shops to see if you can find a better price before you buy it. Add up how much money you might save.

THINK! Mobile apps and online budgeting tools can help you keep track of your money. You'll know how much you need to spend and save.

- 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 **making decisions** and how to see problems and avoid them.

You can:

- Tell the difference between needs and wants, and know that other people may make different choices.
- Choose how you spend your money, thinking about how much you want or need something.
 - Plan how to spend and save, and change your plans if something happens.
 - Keep track of money by writing down where the money goes.

