

It's my choice? Age 11-14

You have learnt about the importance of making money choices and how you spend and use money in a digital world. Here are some more ideas of things that you can do or talk about at home.

You learnt about making money choices and the things you might do with money. You also shared your ideas about what you like and don't like about spending money, and how spending makes you feel.

- **Get creative.**

Create a mind map of things you want to do with the money you have. Add in some things you would like to have/do in the future. Underneath each item, make a plan for how you think you might make them happen.

THINK! If you can, it's a good idea to save some money too. Savings can protect you if something happens that you weren't expecting.



You learnt about some financial products which you might use now or in the future. You also looked at the pros and cons of these products and what the risks could be.

- **Share your knowledge with an adult.**

Explain what you've learnt about financial products and talk to them about what they know too.

- **Check it out.**

Find out more about paying using a smart phone. What are the options? How does it work – and is it safe?



THINK! There are lots of financial products available. Do your research or ask for advice from an adult you trust.

You learnt about how we can keep money safe in a digital world. You also learnt about ways to protect yourself now and in the future.

- **Scam alert.**

Find out more about the types of online scams and fraud. Share this with friends and people at home to help them keep safe.

THINK! Never share your PIN (Personal Identification Number) or passwords. Always remember to keep your privacy settings up to date.



Want to know more?

You can visit:

- The help and support pages on the **Lloyds Bank website** for information and tips on:
 - Managing your money
 - Protecting yourself from fraud
- 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.
- **Get Safe Online** for top tips and support on staying safe online.
- **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 money choices** and financial products in a digital world.

Including:

- Making choices about what we do with money and how that makes us feel.
- Understanding some basic financial products that we might use now and in the future.
- Recognising the advantages and disadvantages of some of these financial products.
- Discussing ways to protect ourselves and stay safe in a digital world.



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