

# Staying safe with digital money. Age 9-11

You have learnt about digital money and how to recognise scams and stay safe online. Here are some more fun things to do or talk about at home.

**You learnt that digital money has value. You know the differences between physical money, digital money and virtual money in 'online' games.**

▪ **Virtual pocket money.**

Design a virtual currency – e.g stars or coins. Talk to an adult about how much you could 'earn' for doing chores around the house. Perhaps you can 'spend' them by choosing a treat to share with others at home.

**THINK!** If you have to pay for in-game purchases, then the tokens have a value like other sorts of money.



**You learnt about online financial scams and how to recognise some potential risks.**

▪ **Get creative.**

Write or draw a short story about financial scams.



**THINK!** Stop and think before you share personal information online or before you click on links in emails. Things might not be what they seem.

**You learnt that there are different ways to pay, including using digital money and making purchases online.**



▪ **Get creative**

Draw some pictures of different ways you can pay for things and ask an adult if they know what they are. Can they think of any more?

**THINK!** You don't always have to pay with cash.

**You learnt how to stay safe online and keep your personal information and money safe.**

▪ **Get creative.**

Design your own snakes and ladders game – you only go up the ladder if you can suggest a way to stay safe online. You can even use the internet to learn how to create your own dice if you need to.

**THINK!** Passwords (your own secret word) and PINs (Personal Identification Numbers) should always be a secret.

## 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.
- **Get Safe Online** 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 **staying safe with digital money** and how to recognise and avoid problems online.

### **You can:**

- Describe different ways to pay for things, including digital money and online purchases.
  - Explain why digital money has a value, just like cash.
- Recognise some online scams and describe what you can do to avoid them.
  - Talk about how to stay safe online and keep your money safe .



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