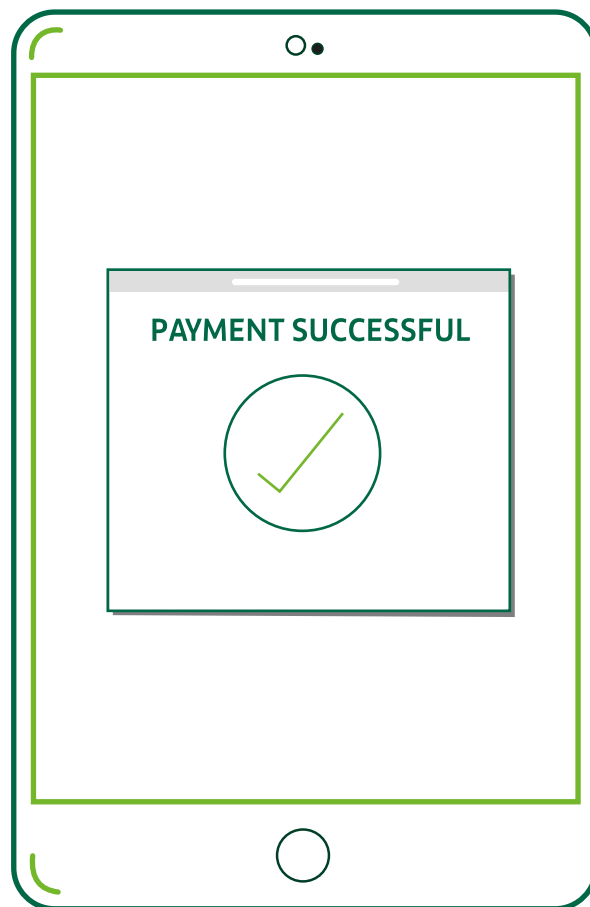


Lloyds Bank Resources

## Session crib sheet

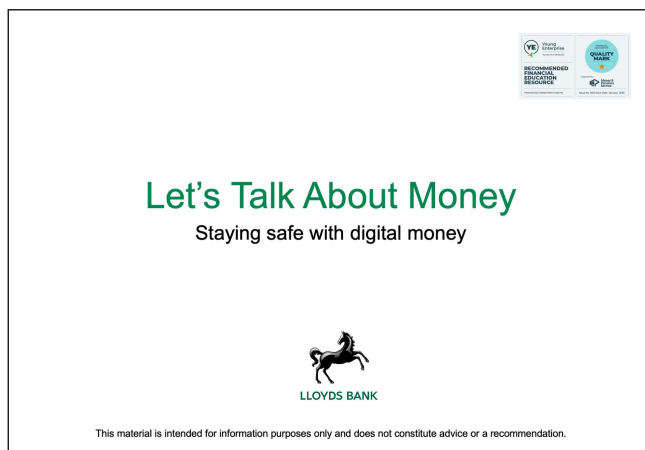
# Staying Safe With Digital Money

Age 9-11



## At the start

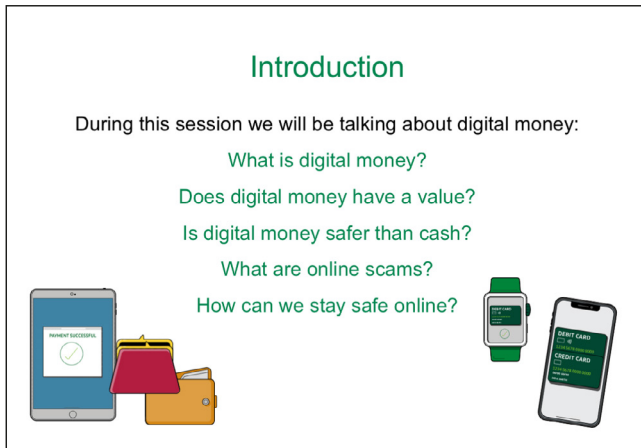
You will need **PPT SLIDE 1**



### **Staying Safe with Digital Money**

Show this slide whilst you get the group settled and in place.

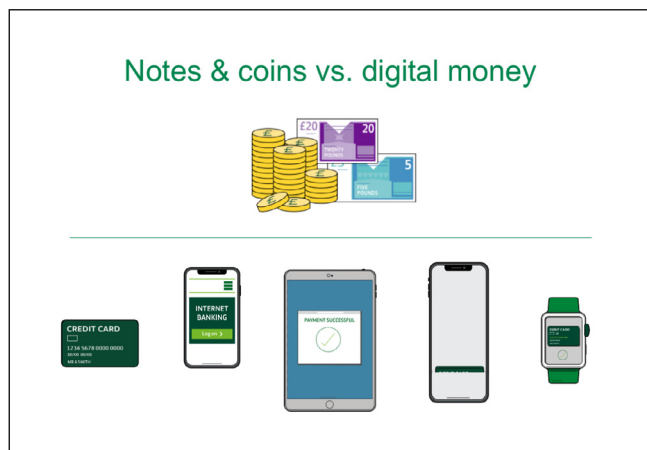
You will need **PPT SLIDE 2:** Introduction



**Who, where, why?**

Introduce yourself and explain who you are and why you're here. Today you'll be spending the session working with them. They'll be learning about the digital world of money and staying safe online.

You will need **PPT SLIDES 3, 4 and 5**



PPT SLIDE 3: Notes & coins vs. digital money

**Notes & coins vs. digital money**

Ask/explore the following questions using the slides to help you:

**?** Ask the children to think about different types of money and ways to pay for things.

**Possible answers:**

- Cash (coins and notes).
- Debit/credit cards.
- Contactless payment.
- Mobile phone app.
- Smartwatch.

Explain that when we pay for things without using cash e.g. coins and notes we are using **digital money**.



PPT SLIDE 4: Spending your money online

**?** Ask if they've heard of these different ways of paying. Have they used them or seen them used?

**Possible answers:**

What sorts of things have they, or their parents/caregivers, bought online – and why?

- Apps for phone and tablet.
- In-game purchase of coins, stars or tokens.
- Internet.

**?** Why do people buy things online rather than at a shop?

- Easy to use.
- You can 'shop around' and find the cheapest price.
- You don't have to leave home.



**!** You could share with them your own common purchases online. For example, the supermarket shop, books, clothes. Or why you use the internet to bank.

You will need **PPT SLIDES 3, 4 and 5 – continued**



**How do you feel?**

How would you feel buying things online?



When you buy online are you spending digital money?



Do you think in-game purchases, such as buying coins or add-ons is spending digital money?



What about stars or tokens you gather during play?




Do these coins, tokens or stars have a value?

PPT SLIDE 5: How do you feel?


Ask/explore the following questions using the slides to help you:

 **Ask the children how they would feel buying things. Happy, scared, wary?**

 **When you buy online are you spending money?**

**Possible answers:**

- The children may say yes, or they may not know, or could answer no. You will need to explain that just because they are using a digital form of money it is still money they are spending.

 **Do you think in-game purchases, such as buying coins or add-ons is spending actual money?**

 **What about stars or tokens they gather during play?**

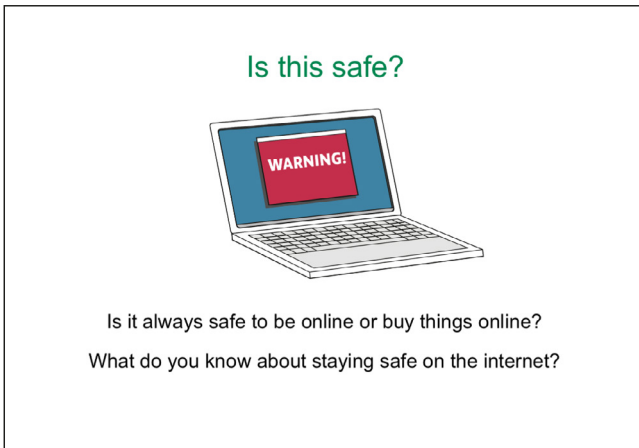
 **Do these coins, tokens or stars have a value?**

**Possible answers:**

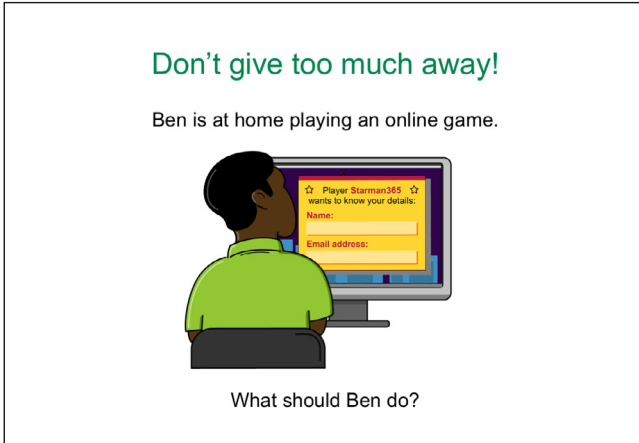
- The children may say yes, or they may not know, or could answer no. You will need to explain that just because they are using a digital form of money it is still money they are spending.

Make sure that the children understand that money spent online has a value.

You will need **PPT SLIDES 6 and 7**



**PPT SLIDE 6:** Is this Safe?



**PPT SLIDE 7:** Don't give too much away!

### Is this safe?

**This is an animated slide.**

The focus of this section starts with general internet safety. You'll need to help them make the links to keeping their money safe.

**? Do you use the internet?**

**? What do you use it for?**

Children may respond yes or no depending on their experiences.

It's likely that many of the children will say playing games. This will lead nicely into the next activity.

You could share what you use the internet for, such as, looking things up, finding out about something, or shopping for example.

**? Is it always safe to be online?**

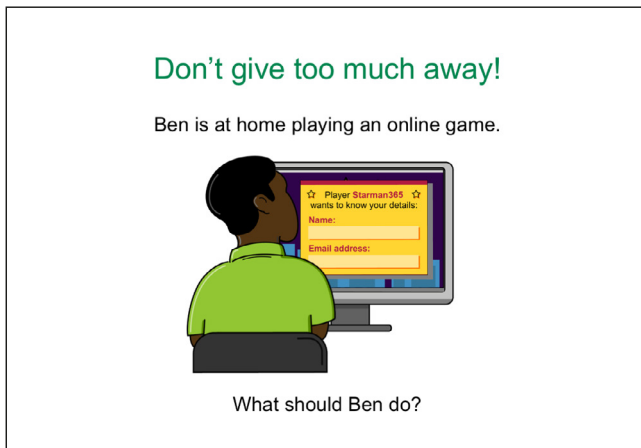
Explain that the internet is a very useful tool for us to find things out and look things up but we need to use it safely.

**? Use the slide to show the picture of Ben. Ben is at home playing an online game.**


**? Ask the children if this is okay. Is it safe? They're likely to say 'yes'.**

Now click the slide to animate. A pop-up screen appears within the game. Another player is asking for Ben's personal details, like his name and email.

You will need **PPT SLIDE 7 – continued**



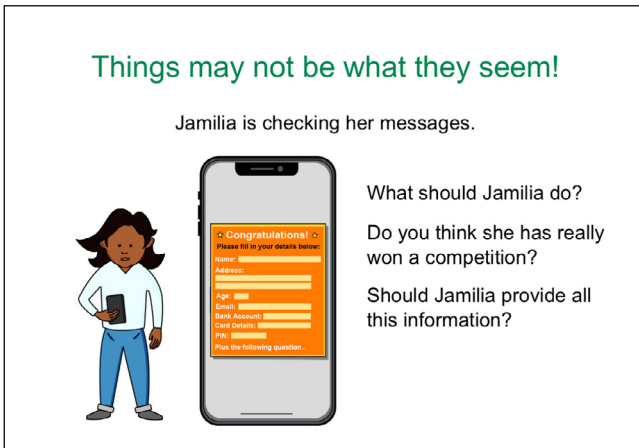
**PPT SLIDE 7:** Don't give too much away!

 **Ask the children if this is safe. Some may say 'no'. What should Ben do?**

Be clear that staying safe online is important. Explain that talking to someone they don't know online is just the same as talking to a stranger in the street.

Make the links with money and safety too. They would take care of their money when out and about. They need to do just the same if they are using or accessing their money online.

You will need **PPT SLIDE 8**



**PPT SLIDE 8:** Things may not be what they seem!

**Things may not be what they seem!**

Use the slide to show the picture of Jamilia.

**This is an animated slide.**

You'll need to 'click' to take the children through the discussion.

**What is Jamilla doing?**

**What should Jamilla do?**

Jamilia is checking her messages. She sees a message: it tells her she has won first prize in a competition. The message asks her to click on the link to claim her prize.

- ? Ask the children what should Jamilia do. Do you think she really has won a competition?**

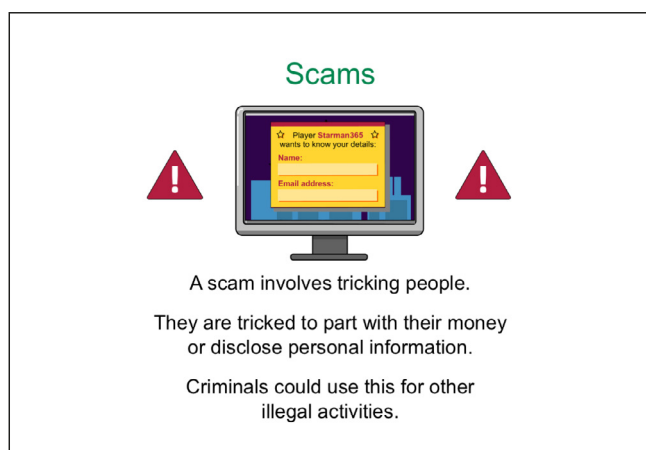
Jamilia clicks on the link. The message asks her to fill in her personal details so she can be sent her prize.

- ? Ask the children if Jamilia should provide all this information. Why/why not?**

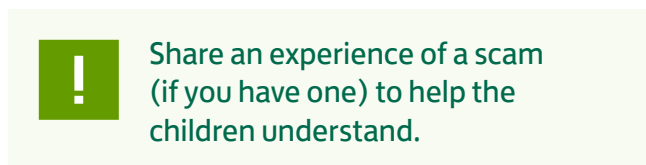
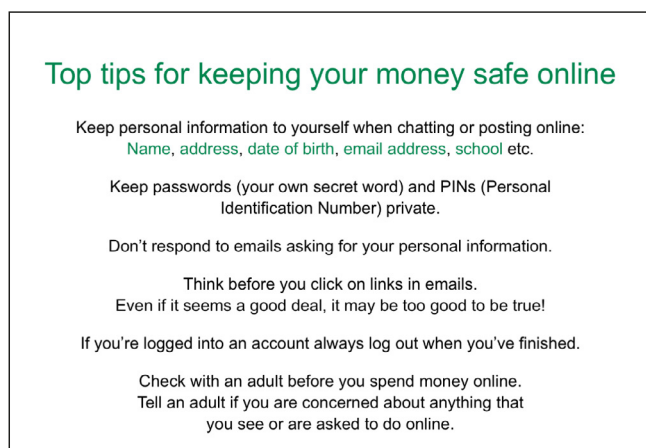
Explain that you should keep passwords and PINs secret. Your Personal Identification Number (PIN) is a secret code to let you get into your bank account. Don't give anyone your PIN for your bank account.



You will need **PPT SLIDE 9 and 10**



**PPT SLIDE 9: Scams**



**Explain that this is a 'scam'.**

**Question/possible answers/ explanations**

- ?** Ask if the children know what a scam is.  
Explain that a scam involves tricking people. They're tricked into parting with their money or personal information.
- ?** Ask the children how they would feel if they lost money in this way.  
Sad, cross, frightened, scared, angry?

**?** Ask the children to suggest some ideas for keeping their money safe online.

Share the top tips on **Slide 10**.  
Remember the internet is like a big wide world, it's a great place to go and have fun. Most of the time it is safe. You will be able to do lots of exciting things and learn lots of new stuff.  
However, just like crossing the road you also need to stay alert and stay safe.

## You will need **PPT SLIDE 11**

**Start Safe, Stay Safe**

Create your own storyboard about 'Money safety in a digital world'. You could imagine you are trying to explain to your friends how to keep their money safe online and why.



Using your piece of paper draw 4 to 6 pictures.  
Write a short sentence under each picture which will help to tell your story.

**PPT SLIDE 11:** Start safe, stay safe

### You will need:

- Plain A4 paper and coloured pens for children to draw their storyboard.
- An optional storyboard template for less able students. **PRINT ONLY IF NEEDED.** Ask the teacher or host organiser in advance if you will need copies.

Explain to the children that for this next activity they need to think of all the things they've been talking about so far in the session.

 **How can we stay safe with money online?**

 **Ask the children to draw a storyboard of their own about 'Money safety in a digital world'**

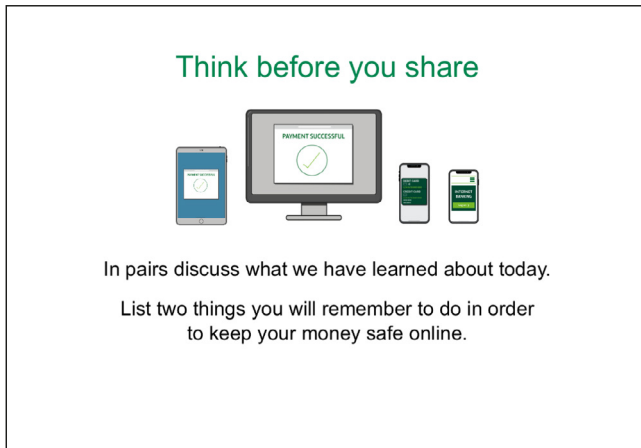
Give each child a piece of paper for their storyboard. Suggest they draw 4 to 6 pictures and write a short sentence under each picture to help tell the story.

Once they've finished, ask the children to share their stories with the rest of the group. You may only have time to share a few. The teacher or host organiser can display the storyboards for all the children to look at later.

### **Alternative ways of delivering the activity:**

- 1)** Ask them to write a short story about staying safe with money on the Internet.
- 2)** Use the storyboard+ template. This gives a series of sentences to complete for the children to tell their story.

You will need **PPT SLIDES 12 and 13**



PPT SLIDE 12: Think before you share

**What have we learnt today?**

In pairs, ask them to discuss what they've learnt. They should then share two points with the group. They can write their ideas on a flip chart to create a poster which can be displayed.

Use the title **'Start safe, stay safe with money online'**.



PPT SLIDE 13: A Big Thank You

**Thank the children for their time and for joining in with the session so well.**

If you will be working with them again soon, you can tell them what you'll be doing next time.