



Guidance notes to prepare for your session

# 'Staying safe with digital money'

**Suitable for 9-11 years old**

This material is intended for information purposes only and does not constitute advice or a recommendation.



LLOYDS BANK

# Using this guide to deliver financial education in a face-to-face group setting

This guidance has been prepared to support you with helping children learn about money.

You can use the resources with children in a school or a less formal face-to-face group setting. You may, for example, be working with children in a youth group or centre, in a care setting or perhaps as part of a scout or girl guide group.

Developed to use with children aged 9-11 years, these activities are:

- **Fun and engaging**, enabling children to share their ideas about money and learn from the experiences of others.
- **Easy to access**, with a lot of different things to discuss, think about and to do.
- **A complete package** providing all the resources you will need.
- **Flexible**, offering alternative approaches to deliver the activities depending on the needs of your group.

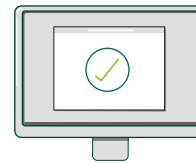
**In this session, children will learn about how to manage money in a digital world and how to stay safe online.**

**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.**

# Staying safe with digital money

## Four activities to engage children

The activities have been designed to be age-appropriate and as inclusive as possible. For those that may require some further adaptation, alternative ways of delivering the activity for differing learning needs are detailed when required. You may wish to further amend and adapt the activities to suit the needs of specific groups.



### **‘Notes and coins vs digital money’**

#### **A DISCUSSION ACTIVITY**

Children will look at the different ways we pay for things. They will discuss when they have made or seen purchases online or in games. You’ll discuss if there’s a difference between physical money, digital money and virtual money in games.

### **‘Is this safe?’**

#### **A DECISION-MAKING ACTIVITY**

This activity introduces the idea of staying safe online. It provides the opportunity to discuss what we do online and the benefits and dangers of using money online. It also looks at how playing games can lead to scams and how those scams can make us feel.

### **‘Start safe, stay safe’**

#### **A CREATIVE STORYBOARD ACTIVITY**

Children will create their own storyboard about staying safe with money online. This will help them absorb key learnings about staying safe.

### **‘Think before you share’**

#### **A THINKING AND REFLECTING ACTIVITY**

In this activity, the children will think and reflect on what they have learnt across the whole session. There is guidance provided to help you with this.

# Learning outcomes

By the end of the session, children will be able to:



Describe ways of paying that don't involve cash, such as debit cards, credit cards and online payments.



Understand there are risks connected with spending money online, like scams and phishing.



Understand some of the consequences of financial scams and how they might make us feel.



Know ways to keep their money and personal details safe when using the internet.

## If you are delivering in a school setting, the activities can link to several areas of the curriculum:

### Personal, Social and Health Education (PSHE):

- The role money plays in their lives, including how to keep it safe.
- Healthy relationships, including our relationship with money, and its impact on us and others.

### In other settings, the content could contribute to core and life skills learning:

- ① Understanding risk.
- 👤 Making informed decisions.
- 🗣️ Understanding our attitudes and behaviour.

## Guidance notes

# Session resources – you will need:

Print off and prepare the following:



### The PowerPoint Presentation

*This contains all the slides for the session.*

*We suggest you view the **PowerPoint** in advance.*

*You may need to 'click' to access the different stages of the slide animation.*



### Resource Sheets

**Resource Sheet:**

#### **Money safety in a digital world**

*This is an optional resource sheet.*

*If you use it, you will need one copy per child.*



### Certificate of Achievement

*(Optional)*

*A completion certificate, alongside some further activities to do after the session, that can be shared with children.*

### Paper and coloured pens



5 MINUTES

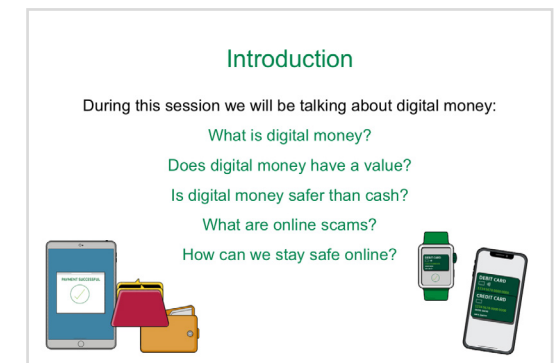
# Introduction

Use **slide 1** to introduce yourself if required.

Use **slide 2** to explain what the group will be learning about.

## YOU WILL NEED

✓ **PPT slides 1 and 2**





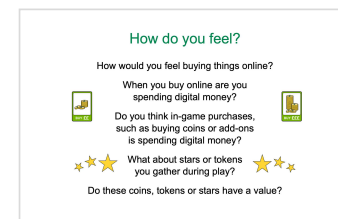
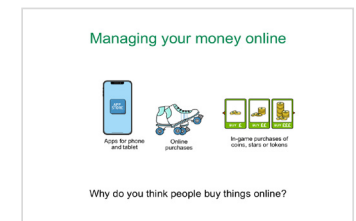
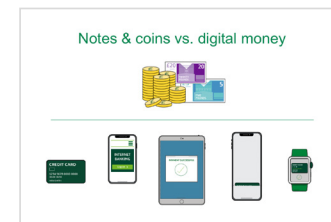
10 MINUTES

# Notes and coins vs digital money

This activity introduces the children to the differences between physical, digital and virtual money.

## YOU WILL NEED

✓ PPT slides 3, 4 and 5





# Notes and coins vs digital money

## Ask:



**Can you think of some different types of money and ways to pay?**

**Possible answers:** cash (coins and notes), debit/credit cards (plastic), contactless payment, mobile phone payment app, Smartwatch payment, online payments.

Explain that when we pay for things without using cash (coins and notes), we are using **digital** money.

Use **slide 3** to discuss their ideas and answers.

Now ask the group about their experiences of these types of payment. These prompt questions might help you:



**Have you heard of these different ways of paying?**



**Have you seen them being used?**



**Have you used any of them to pay for things?**

- Highlight that digital money has some benefits – it's quick and easy, and you don't have to have cash in your pocket or visit a cash machine.
- You can make a payment instantly.
- It also has risks – just like cash, your digital money can be stolen, so you need to stay alert.

## Ask:



**What sorts of things do people buy online?**

**Possible answers:** Apps for phone and tablet, in-game purchases, online purchases.

Use **slide 4** to illustrate some of these things. This will help the children think about the things we might buy online rather than on the high street.



You could share with them things that you purchase online, for example, groceries from a supermarket, books or clothes.

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## Notes and coins vs digital money



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

**Possible answers:** easy to use, you can 'shop around' and find the cheapest price, you don't have to leave home, it's the only place to get what you want.

Finally, use **slide 5** to have a wider discussion about buying online and the difference between digital and virtual money.

These questions might help you.

### Ask:



**How might you feel when you buy or pay for things online?**

**Possible answers:** happy, scared, nervous.



**When people buy online, are they spending money?**

**Possible answers:** they may say yes, may not know or could answer no.



**If you make in-game purchases, such as buying coins or add-ons, are you spending actual money?**

**Possible answer:** they may answer yes or no, depending on the games they play.



**What about stars or tokens you gather during play? Do these tokens have a value?**

**Possible answers:** they may be able to distinguish between **buying** tokens and **collecting** tokens i.e. paid for, or free as part of game play.

Highlight that if they spend money from a bank account or gift card for the coins or add-ons, then these have a real money value. If, however, they are just **gathering** stars or tokens as they play, which they can then use to 'exchange' for extras in the game, then these don't have an actual money value.

**Make sure that the children understand that money spent online has a value. Whether they buy a game to download or coins in-game, it's spending money. All money – physical or digital – has a value.**



10 MINUTES


# Is this safe?

The focus of this activity is general internet safety and how to keep our personal information safe. You'll need to help them make the links to keeping their money safe when they buy things, and the way they manage their money online.

## YOU WILL NEED

✓ PPT slides 6, 7, 8, 9 and 10


Is this safe?



Is it always safe to be online or buy things online?  
What do you know about staying safe on the internet?

Don't give too much away!


Ben is at home playing an online game.



What should Ben do?


Things may not be what they seem!

Jamilia is checking her messages.



What should Jamilia do?  
Do you think she has really won a competition?  
Should Jamilia provide all this information?

Scams



A scam involves tricking people. They are tricked to part with their money or disclose personal information. Criminals could use this for other illegal activities.

Top tips for keeping your money safe online

Keep personal information to yourself when chatting or posting online:  
Name, address, date of birth, email address, school etc.

Keep passwords (your own secret word) and PINs (Personal Identification Number) private.

Don't respond to emails asking for your personal information.  
Think before you click on links in emails.  
Even if it seems a good deal, it may be too good to be true!  
If you're logged into an account always log out when you've finished.

Check with an adult before you spend money online.  
Tell an adult if you are concerned about anything that you see or are asked to do online.



## Is this safe?

### Ask:



**Do you use the internet? What do you use it for?**

**Possible answers:** 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. For example, looking things up, finding out about something, or shopping.

Explain that the internet allows us to look things up, check facts, communicate with others, play games and many other useful things. To make the most of it though, we need to be sensible about how we use it.

Use **slide 6** and ask:



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

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

### Don't give too much away at this point.

Use **slide 7 and 8** to share Ben and Jamilia's experiences.

They are animated slides that you'll need to 'click' on the slide to show what happens.

Explain to the group what is happening using the following prompts and questions:

### Ben is at home playing an online game.



**Is this ok? Is it safe?**

**Possible answers:** they are likely to say 'yes'.

You can respond by saying that playing games is good fun, and most of us have our favourite games. You could tell the children what you most like playing. Most of the time playing games is safe, but we still need to be careful.

Click on **slide 7** and a pop-up screen appears within the game.

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## Is this safe?

Another player is asking for Ben's personal details, e.g. his name and email.

### ? Is it safe?

**Possible answers:** they may say 'no'.

### ? What should Ben do?

**Possible answers:** they may say delete the message or tell an adult. Or they may think it's fine to respond to a message like this.

Explain it's never a good idea to give out **personal information** when playing games, chatting or posting online.

**Check that the children understand what we mean by personal information.** *E.g. name, address, date of birth, school, email address, passwords.*

**Remember** that staying safe online is important. Explain that it's always best to check with a trusted adult before they give out any information about themselves. 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 the same if they are using or accessing their money online.

Use **slide 8** to share Jamilia's experience. Use the following prompts and questions to guide you through:

**Jamilia is checking her messages. She sees a message that tells her she has won first prize in a competition – a brand new phone! The message asks her to click on the link to claim her prize.**

### ? Do you think she really has won a competition?

**Possible answers:** they may say 'no'.

### ? What should Jamilia do?

**Possible answers:** they may be unsure.

### ? Shall we see what happens next?

[Click on **slide 8**] **Jamilia clicks on the link. The message asks her to fill in her personal details so she can be sent her prize.**

CONTINUED ➔



## Is this safe?

### ? Should Jamilia provide all this information? Why/why not?

**Possible answers:** yes - she can receive her prize. Or, if they are more wary, they may say no in case it's not safe.

**Explain that we should keep passwords and PINs secret.**

- Your Personal Identification Number (PIN) is a secret code to let you get into your account.
- Your password is a secret word you have set to let you get into your account; it is often used together with a PIN.

**Remember** don't give anyone your PIN or password for your bank account – not even someone at the bank. It's important that you are the only person who knows this number or word. Explain that this is a 'scam'.

**Ask:**

### ? Do you know what a scam is?

Use **slide 9** to explain that a scam involves tricking people. They are tricked into parting with their money or personal information. Criminals could use this for other illegal activities.



If you feel comfortable, you could share an experience of a scam (if you have one) to help them understand. For example, email or telephone requests for personal and bank account information.



### ? How would you feel if you lost money in this way?

**Possible answers:** sad, cross, frightened, scared, angry.

Use **slide 10** to help you discuss ideas for keeping money safe online.

**Be clear that they should:**

- Ask a trusted adult before spending money online.
- Tell a trusted adult if anyone asks for their personal information.

**Be careful to present a balanced view. 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, you also need to stay alert and stay safe.**



20 minutes

## Start safe, stay safe.

Explain to the group that for this next activity, they need to think of all the things they've been discussing so far this session about how we can stay safe with money online.

Use **slide 11** to explain their task:

You are going to draw a storyboard of your own ideas about 'Money safety in a digital world'.

- Give each child a piece of paper.
- They should draw four to six pictures and add a short sentence under each picture to help tell the story.

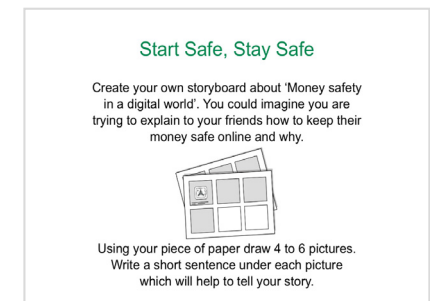
Once they've finished, ask them to share their story with the rest of the group. You may only have time to share some, but they could be displayed for the children to view later.

### Alternative ways of delivering the activity:

- Ask them to think of a short story about staying safe with money and then ask them to tell you the story. Prompt them to think of Ben and Jamilia's experiences as a starting point. What happens next for Ben or Jamilia? What do they do? How do they manage to stay safe?
- Use the optional '**Resource Sheet – Money safety in a digital world**' template. This gives a series of sentences which tell a story. The children can complete the sentences and then draw pictures to accompany them.

### YOU WILL NEED

#### ✓ PPT slide 11



#### ✓ Paper and pens /colouring pencils

#### ✓ Resource Sheet – Money safety in a digital world (optional)



10 MINUTES

# Think before you share

This is an opportunity for a child to think about what they have learnt from the activities.

You can use the question on **slide 12** to have a discussion and reflect on key learnings from the session.

### Ask:



List two things you will remember to do to keep your money safe online.

### Finally...

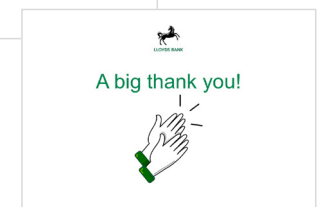
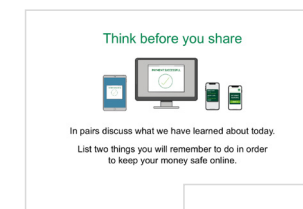
Use **slide 13** and thank them for contributing to the session.

### Some extra things to do:

You can finish by giving them the **certificate of achievement** to show what they have achieved. This provides more activities to do and things to discuss, as well as some suggestions of where to find out more.

## YOU WILL NEED

✓ **PPT slides 12 and 13**



✓ **Certificate of achievement** (optional)

