



Guidance notes to prepare for your session in a one-to-one setting

‘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 capability in a one-to-one setting

If you are delivering this session to an individual child, this delivery guide is here to support you.

You'll see from the other resources, such as the PowerPoint and resource sheets, that these activities have been designed with group delivery in mind (for example in a classroom setting). However, this guidance has been prepared so that you can use the same resources successfully with a child, either at home or in another one-to-one environment.

The resources have been developed to use with children age 9-11 years.



They provide a lot of different things to discuss, think about and do.



The activities don't require lots of extra materials – only things you may already have.



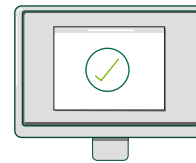
You will need access to the Internet and either a PC, laptop or tablet.

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 use with children

There are PowerPoint slides to use with every activity and some other resources that you can view on screen or print off. For some activities, there may be suggestions on alternative ways to do them for differing learning needs.



‘Notes and coins vs digital money’

A DISCUSSION ACTIVITY

Here they will look at the different ways we pay for things. They will discuss 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 two-part activity introduces the idea of staying safe online. It provides the opening to discuss what we do online. It looks at the benefits and dangers of using money online. It looks at how playing games can lead to scams, and how scams can make us feel.

‘Start safe, stay safe’

A CREATIVE ACTIVITY

Here they will create their own storyboard about staying safe with money online. This will help them learn some key facts about staying safe.

‘Think before you share’

A THINKING AND REFLECTING ACTIVITY

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

The resources you will need:



Laptop or tablet

The **PowerPoint presentation** for you to view together.

These are slides to use with the activities.

Some slides may require you to skip or 'click' to access the different stages of the slide animation.



Resource sheet

These are other resources that you will need to view on screen, or you can print them off if you are able.

Resource sheet:
'Money safety in a digital world'



Certificate of achievement

A completion certificate, alongside some further activities to do after the session.

Paper/coloured pens/glue stick

Completing the activities with children will help them 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.



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



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

These activities can also contribute to the school 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.

You may want to share this with the teachers in their school or those who support the children with their learning.

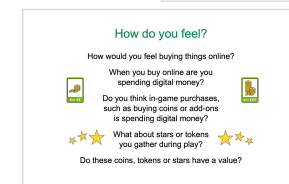
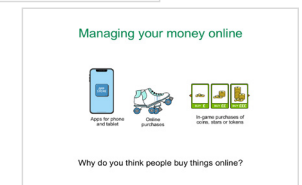
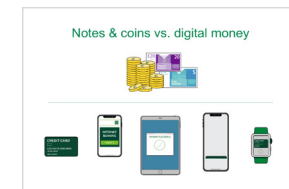


Notes and coins vs digital money

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

YOU WILL NEED

- ✓ Skip slides 1 and 2
- ✓ PPT slides 3, 4 and 5





Notes and coins vs digital money

Start by asking them:

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.

Use **slide 3** to illustrate their ideas and answers, or ask them to draw or write them down before showing the slide.

Now, ask them to share 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?

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

These days, people use the Internet for all sort of things. They shop and pay for things and manage their money online.

- 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 still be stolen, so you need to stay alert.

Online banking can make managing money easier, but it is important to keep digital money safe .



If you feel comfortable, share any experiences you might have. For example, checking your balance or making contactless payments via your phone. You could even show them your own mobile banking or digital wallet app if you have one.

CONTINUED ➔



Notes and coins vs digital money

Ask:



What sorts of things do people buy online?

Possible answers: apps for phone and tablet, in-game purchase of coins, stars or tokens or online purchases.

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



You could share with them things you purchase online, for example, supermarket shop, books, clothes.

Ask:



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:



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.

You will need to explain that just because they are using a digital form of money, it is still money they are spending. A good example to use is in-game purchases.

CONTINUED ➔



Notes and coins vs digital money

Ask:



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 etc. have a value?

Possible answer: 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, these are not 'real' money and do not have any money value.

Make sure that they understand that money spent online has a value. Whether they buy a game to download or purchase coins in-game, they are spending money. All money – physical or digital – has a value.



Is this safe?

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.

The focus of this activity starts with general Internet safety. It then looks at taking care not to share our personal information.

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 slide 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 s...

Don't give too much away!
Ben is at home playing an online game.
What should Ben do?

Things may not be...
Jamilia is checking...
What should Jamilia do?
Do you think she has really won a competition?
Should Jamilia provide all this information?

SMS
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 yo...
Keep personal information to yourself. 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: they may respond yes or no depending on their experiences.

It's likely that they 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.

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.

Now share Ben and Jamilia's experiences.

Use **slide 7 and 8.**

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

Alternatively, you can explain what happens to Ben and Jamilia using the headings below and asking the questions that follow.

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 explaining that playing games is good fun. We all have our favourite games. You could tell them what you most like playing. Most of the time it is safe, but we still need to be careful.

A pop-up screen appears within the game. Another player is asking for Ben's personal details e.g. his full name and email.



Is this ok? Is it safe?

Possible answers: they may say 'no'.

CONTINUED ➔



Is this safe?

? What should Ben do?

Possible answers: they may say delete the message or tell an adult. Or they may think it is alright 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 because you don't know who is on the other end.

Ask:

? What do I mean when I say 'personal information'?

Possible answers: name, address, date of birth, school, email address, passwords.

Sometimes things may not be what they seem...

Jamilia is checking her messages. She has a new message which 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.

Ask:

? Shall we see what happens next?

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

? 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 you should always check with a trusted adult before giving out any personal information online, no matter why you are asked to do it.

CONTINUED ➔



Is this safe?

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

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.

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 anyone who asks you for your PIN or password is trying to 'scam' you.

Ask:



Do you know what a scam is?

Use **slide 9** to explain what a scam is. Alternatively, you can explain that a scam involves tricking people into parting with their money or personal information. Criminals could use their money or information for other illegal activities.



If you are comfortable doing so, 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.

Discuss how they would feel if they lost money in this way.

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

Make the links with money and safety too. They take care of their money when out and about, it's just the same if they are using or accessing their money online.

Use **slide 10** to help you share some ideas for keeping their money safe online.

Be clear that they should:

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

Be careful to present a balanced view. Remember that the Internet is like a big wide world. 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.



Start safe, stay safe.

Explain that for this next activity, they need to think of all the things they've been discussing so far this session.

Use **slide 11** to do help you do this.

Ask them to draw a comic or storyboard of their own about 'Money safety in a digital world'.

Suggest they draw 4 to 6 pictures and write a short sentence under each picture to help tell the story.

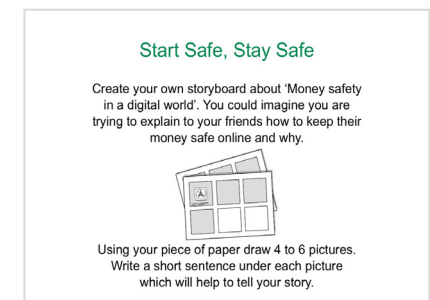
Once they've finished, they could share their story with a friend or another family member.

An alternative way to do this activity:

Use the '**Resource Sheet - Money safety in a digital world**'. Or ask them to tell you a story about money safety in a digital world.

YOU WILL NEED

✓ **PPT slide 11**



✓ **Plain paper**

✓ **Pens and colouring pencils**

✓ **Resource Sheet - Money safety in a digital world**








Think before you share

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

This activity could just be a short conversation, or you might like to use the question to give some shape to it.

Ask:

-  Can you name two forms of digital payment?
-  Can you tell me something you learnt about staying safe with digital money that you didn't know before?
-  Can you tell me two things you could do to stay safe online?
-  What should you do if you are asked for your PIN number?
-  Why shouldn't you share your personal information online?

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

- ✓ **Printed certificate**
(optional)

