

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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