



Money My Way Toolkit

Money My Way has been developed in partnership with Citizens Advice Bureau and a group of community partners as a series of short learning interventions that would help with the financial issues and concerns those community partners saw most regularly.

Please note these resources are intended to encourage learners to take control of their finances before they have issues rather than to resolve issues after they have arisen.

Financial advice should only be provided by qualified individuals who are monitored and regulated by the Financial Conduct Authority. Debt advice can be complicated and it is always best to direct individuals who are currently facing debt issues to free support services, these can be found using the Money Advice Service tool

<https://www.moneyadviceservice.org.uk/en/tools/debt-advice-locator>

These learning interventions are presented as pages on Learn My Way to enable self service by anyone who comes across them while generally navigating the internet or Learn My Way specifically. However, Tinder Foundation recognise the additional value provided by a blended learning approach and have produced tutor support materials to facilitate a blended approach to these same topics.

You can access the tutor resources from the individual pages on Learn My Way but they have also been collated into this toolkit. In this toolkit you will find all 10 session plans, alongside any case studies or other documents to support delivery.

Finally, while the content and links provided in these materials and on the related web pages have all been checked they are for the most part provided by external organisations and Tinder Foundation cannot ensure the maintenance of them. If you find that materials have become outdated or links are no longer available please use the webform <http://www.learnmyway.com/contact-us> to inform us so that these materials can be updated.

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Attitude to money

Session Plan			
Programme Title	Money My Way	Session No	1/10
Session length	1 hour	Topic	Attitude to money
Pre related topics		Post related topics	
N/A		Recommended but not compulsory <ul style="list-style-type: none"> • Budgeting • Saving 	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> • Pens • Paper • www.learnmyway.com/moneymyway/attitude-to-money <ul style="list-style-type: none"> ○ BBC iWonder attitude to money quiz ○ Money Advice Service financial health check 	<ul style="list-style-type: none"> • Formative assessment - contributes to discussions • Formative assessment - records own attitude to money, risks that cause concern • Summative assessment - records three actions to take away

Timing	Tutor activities	Learner activities (Inc. Extension activities)
5 mins	<ul style="list-style-type: none"> • Perform health and safety check • Introductions • Ensure register is filled in • Provide session overview - what will be covered in this session? 	
10 mins	<ul style="list-style-type: none"> • Discussion of attitudes to money 	<ul style="list-style-type: none"> • Contribute to discussion

	<ul style="list-style-type: none"> ○ Ask group to identify ways others deal with money <ul style="list-style-type: none"> ■ Try and look out for learners describing people as generous, tight or overly careful, flash (buying for status) or purposeful savers. ○ Does attitude to money change as you get older, or depending how much you have? ○ Do stories in the news affect your attitude to money? <ul style="list-style-type: none"> ■ Give an example from recent news, eg. petrol prices falling/rising ○ Ask learners to make a note - just for themselves, no need to share - of what they think their attitude to money is 	<ul style="list-style-type: none"> ● Record their initial attitude to money
10 mins	<ul style="list-style-type: none"> ● Go to BBC iWonder attitude to money quiz and try out the interactive tool <ul style="list-style-type: none"> ○ Tell learners to try to answer honestly but don't spend a lot of time on this, it's supposed to be fun ○ Tell learners that their answers are compared to those from 100,000 people the BBC studied in more detail and the results shown are based on those your answers match most closely ● Ask learners: does the 'attitude' identified by the quiz match what you thought about yourself before? Do the results sound like you? (No need to share this information - learners can keep it private if they wish) ● From the results page, tell learners to click on 'Your risks'. Again no need to share but make a note of any points that you are concerned about, can use these to plan next steps 	<ul style="list-style-type: none"> ● Complete iWonder pop quiz ● Record any concerns
25 mins	<ul style="list-style-type: none"> ● Go to Money Advice Service - Money Health Check and start the quiz <ul style="list-style-type: none"> ○ Encourage learners to try to answer honestly, this will give a more accurate plan of the issues that you should work on 	<ul style="list-style-type: none"> ● Complete Money Health Check ● Open one of the plans

	<p>first so worth taking a few minutes over</p> <ul style="list-style-type: none"> ○ When you get to the results you'll see three suggested plans, DON'T try to deal with them all ○ DO pick the one that seems most important to you 	
10 mins	<p>Recap session</p> <ul style="list-style-type: none"> ● The Money Health Check plans can be rather long and have lots of suggestions so make a note of: <ul style="list-style-type: none"> ○ 1 thing that would be easy for you to do straight away ○ 1 thing that would be harder to do, but that you want to do ○ 1 thing that you need to learn more about ● Make learners aware that these things are 'action points' to do before the next session - two things to do and one to find out more about. 	<ul style="list-style-type: none"> ● Record 3 points to action

Learning Outcomes and Assessment Criteria

Learning Outcomes

Learners should be able to:

- 1. Identify their own attitude to money
- 2. Identify financial risks that cause them concern
- 3. Produce 3 points to take away for action or further investigation

Assessment Criteria

- 1.1) In discussion, learner has identified a variety of attitudes to money and their indicators
- 1.2) Learner has recorded their own attitude
- 2.1) Learner has recorded risks that relate to them
- 3.1) Learner has made 3 points to take away
- 3.2) If follow up sessions are planned, make sure learners have completed the actions you gave them at the end of this session

What went well?

What did not go well?

Did the learners meet the lesson aims? What was the assessment?
What is the progression (what session is next)?

Budgeting

Session Plan			
Programme Title	Money My Way	Session No	2/10
Session length	1 hour	Topic	Budgeting
Pre related topics		Post related topics	
<ul style="list-style-type: none"> Attitude to money (Not compulsory) 		Recommended but not compulsory <ul style="list-style-type: none"> Spending priorities Shopping Benefits 	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> Pens Paper www.learnmyway.com/moneymyway/budgeting Budget worksheet Calculators Spending diary Money Advice Service budget tool (or below alternatives) <ul style="list-style-type: none"> Natwest budget tool Budget spreadsheet (download available from LMW) spreadsheet program (excel/numbers/Google Sheets) 	<ul style="list-style-type: none"> Formative assessment - contributes to discussions Formative assessment - records reasonable items on a fictitious event budget Summative assessment - makes reasonable start on own budget

Timing	Tutor activities	Learner activities (Inc. Extension activities)

5 mins	<ul style="list-style-type: none"> ● Perform health and safety check ● Introductions ● Ensure register is filled in ● (optional) Review what was covered in the previous week and answer any questions regarding this ● Provide session overview - what will be covered in this session? 	
5 mins	<ul style="list-style-type: none"> ● Discussion - What does the word budget make the learners think of? <ul style="list-style-type: none"> ○ Suggestions: <ul style="list-style-type: none"> ■ Cheaper versions of things, eg. budget baked beans ■ Government spending/tax announcements ■ Tracking how much you get and how much you spend ● Explain that budgeting is not just about buying cheaper beans! <ul style="list-style-type: none"> ○ It is about tracking what you get and what you spend ○ Make comparison to the government as they get money from taxes and spend it on hospitals, police, benefits and politicians wages 	<ul style="list-style-type: none"> ● Contribute to discussion
10 mins	<ul style="list-style-type: none"> ● Introduce activity: making a simple budget for a party or charity fundraiser <ul style="list-style-type: none"> ○ Be clear this isn't about knowing exactly what the event should cost but knowing where to put the amounts in a budget ● Distribute worksheets and set initial budget (eg. £1000) <ul style="list-style-type: none"> ○ Encourage learners to think of all the items they'll need to run an event (use local examples): <ul style="list-style-type: none"> ■ Venue ■ Catering ■ Entertainment ■ Invitations/Advertising 	<ul style="list-style-type: none"> ● Fill in worksheet ● Contribute to discussion

	<ul style="list-style-type: none"> ■ Decorations ○ Total up costs <ul style="list-style-type: none"> ■ Is the budget enough? ■ Has anyone got money left/? ■ Has anyone overspent - what can they do? ○ Ask learners: What if something happened and we could only give you £500? <ul style="list-style-type: none"> ■ Both questions are looking for the learner to identify where to cut back on costs, or ideas for how to get money in (ticket sales/sponsors) 	
5 mins	<ul style="list-style-type: none"> ● Discussion: Ask learners... <ul style="list-style-type: none"> ○ What was the benefit of doing a budget for an event? Why? ○ Would a budget help at home? How? ○ Are there better ways of doing a budget? 	<ul style="list-style-type: none"> ● Contribute to discussion
10 mins	<ul style="list-style-type: none"> ● Introduce the selected budgeting tool (see resources) ● Ask each learner to work on their own and add the money they have coming in into the tool ● If a learner has concerns about privacy, or not having the correct information, reassure them that they do not need to give identifying information, and if it's not accurate they can change it later 	<ul style="list-style-type: none"> ● Records information using digital tool (online or spreadsheet)
5 mins	<ul style="list-style-type: none"> ● Check learners have managed to record some income ● Has anyone had problems? ● Do they find it easier or harder than on paper? Why? 	<ul style="list-style-type: none"> ● Contribute to discussion
10 mins	<ul style="list-style-type: none"> ● Have learners continue to fill in selected budget tool with income/expenditure ● Coach individually on how to save and retrieve so they can pause and return to tool 	<ul style="list-style-type: none"> ● Fill in more details for budget

5 mins	<p>Recap session</p> <ul style="list-style-type: none">• Has everyone started a budget?• Remind how to save and close for future access• Suggest before next session learners complete budget• Provide spending diary for anyone who wants help with recording what they spend money on	<ul style="list-style-type: none">• Save and close budget•
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Learning Outcomes and Assessment Criteria

Learning Outcomes

Learner should be able to:

- 1. Produce a simple budget with limited entries (incomings and outgoings)
- 2. Explain the purpose and benefits of producing a budget
- 3. Use a digital tool to produce their own household budget

Assessment Criteria

- 1.1) Learner has worked out an example budget for event using worksheet
- 2.1) In discussion, learner has identified suitable reasons for using a budget
- 3.1) Learner has partially completed personal budget

What went well?

What did not go well?

Did the learners meet the lesson aims? What was the assessment?

What is the progression (what session is next)?

Spending priorities

Session Plan			
Programme Title	Money My Way	Week No	3/10
Session length	1 hour	Topic	Spending priorities
Pre related topics		Post related topics	
Not compulsory <ul style="list-style-type: none"> ● Attitude to money ● Budgeting 		Recommended not compulsory <ul style="list-style-type: none"> ● Dealing with Debts ● Benefits 	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> ● Pens ● Paper ● Whiteboard/flipchart ● Whiteboard/flipchart markers ● www.learnmyway.com/what-next/money-my-way/spending-priorities <ul style="list-style-type: none"> ○ http://debtcamel.co.uk/start/priority-debts/ ○ https://www.moneyadviceservice.org.uk/en/articles/how-to-prioritise-your-debts ○ http://www.moneysavingexpert.com/savings/pay-off-debts ● Case study - Ewan 	<ul style="list-style-type: none"> ● Formative assessment - contributes to discussions ● Formative assessment - prepares own priority list of bills ● Summative assessment - develops an action plan for their own bills or identifies additional support need and suitable advice source for this

Timing	Tutor activities	Learner activities (Inc. Extension activities)
10 mins	<ul style="list-style-type: none"> ● Perform health and safety check ● Introductions ● Ensure register is filled in ● Review what was covered in the previous week and answer any questions regarding this ● Provide session overview - what will be covered in this session? 	
10 mins	<ul style="list-style-type: none"> ● Ask group to make a quick note of their top five priority bills ● When group have all recorded some, go around group and get examples. ● Note on white board/flipchart ● Aim for 6 to 8 or just one per person <ul style="list-style-type: none"> ○ Stop sooner if no further priorities available 	<ul style="list-style-type: none"> ● Contribute to discussion ● Contribute priorities
15 mins	<ul style="list-style-type: none"> ● Going down the list ask group why each item is a priority and record answers on more flipchart paper or around the identified priorities on whiteboard <ul style="list-style-type: none"> ○ Hopefully the group will identify consequences of not paying as a common reason for priority <ul style="list-style-type: none"> ■ eg. If you don't pay rent - evicted, if you don't pay gas - no heating ○ Some may question if some are priorities, eg. mobile phones or TV subscriptions. If possible use a different colour to record reasons for and against these items ● Direct people to look up http://debtcamel.co.uk/start/priority-debts/ does the definition of priority debts there match what group said 	<ul style="list-style-type: none"> ● Contribute to discussion
10 mins	<ul style="list-style-type: none"> ● Distribute case study - ask group to list Ewan's priority bills 	<ul style="list-style-type: none"> ● Record accurately priority bills
10 mins	<ul style="list-style-type: none"> ● Check priority bills are accurately recorded 	<ul style="list-style-type: none"> ● Contribute to discussion

	<ul style="list-style-type: none">● Have group discuss in pairs what Ewan should do regarding non priority bills<ul style="list-style-type: none">○ Gather group feedback - check the group have considered any minimum periods or charges that could apply	
5 mins	<ul style="list-style-type: none">● Recap session<ul style="list-style-type: none">○ Anyone that needs further guidance direct to appropriate support services https://www.moneyadvice.service.org.uk/en/tools/debt-advice-locator○ Anyone wanting more information use https://www.moneyadvice.service.org.uk/en/articles/how-to-prioritise-your-debts	

Learning Outcomes and Assessment Criteria

Learning Outcomes

- 1. Make informed decisions about which bills to prioritise
- 2. Knows and can select appropriate steps to manage non priority debts

Assessment Criteria

- 1.1 Selects priority bills from a case study with a variety of bills
- 2.1 Contributes to discussion of actions related to non priority debts

What went well?
What did not go well?
Did the learners meet the lesson aims? What was the assessment?
What is the progression (what session is next)?

Dealing with Debt

Session Plan			
Programme Title	Money My Way	Session No	4/10
Session length	1 hour	Topic	Dealing with Debt
Pre related topics		Post related topics	
Not Compulsory <ul style="list-style-type: none"> • Budgeting • Spending Priorities 		Recommended but not compulsory <ul style="list-style-type: none"> • Unexpected Events • Benefits 	
Resources (Including eLearning if applicable)		Assessment	
<ul style="list-style-type: none"> • Pens • Paper • www.learnmyway.com/moneymyway/dealing-with-debt 		<ul style="list-style-type: none"> • Formative assessment - contributes to discussions • Formative assessment - views website content • Summative assessment - Lists services able to offer free debt advice 	

Timing	Tutor activities	Learner activities (Inc. Extension activities)
5 mins	<ul style="list-style-type: none"> • Perform health and safety check • Introductions • Ensure register is filled in 	

	<ul style="list-style-type: none"> ● Provide session overview - what will be covered in this session? 	
10 mins	<ul style="list-style-type: none"> ● Discussion of what is understood by the term 'debt' <ul style="list-style-type: none"> ○ Ask group to list the various types of debt that they know of ○ Ask group how people may be affected by different types of debt <ul style="list-style-type: none"> ■ Reassure learners that they aren't expected to share details of any debts that they might have - this is about awareness, not personal experience 	<ul style="list-style-type: none"> ● Contribute to discussion ● Record different types of debt
15 mins	<ul style="list-style-type: none"> ● Discussion about the priority of different debts <ul style="list-style-type: none"> ○ Are all debts the same or are some of higher priority? Should the largest / most expensive debts always be paid off first? ○ Ask group to re-write their list and group the types of debt they've listed into 'priority debts' and 'non-priority debts' 	<ul style="list-style-type: none"> ● Contribute to discussion ● Record a list of types of debts grouped by 'priority' and 'non-priority'
10 mins	<ul style="list-style-type: none"> ● Go to Money Advice Service: Debts and compare own list of prioritised debts against those on the website <ul style="list-style-type: none"> ○ Discuss with group how their lists compares ○ Ask group, by reading the information on the website, to list three places to get free debt advice 	<ul style="list-style-type: none"> ● Contribute to discussion ● List 3 services that can offer free debt advice
15 mins	<ul style="list-style-type: none"> ● Go to National Debtline (linked from near bottom of Money Advice Service: Debts page) and ask learners to view the sections in Step 4. Dealing with your non-priority debts. <ul style="list-style-type: none"> ○ Tell learners that they aren't expected to read all 24 pages - they should just focus on any areas of interest ○ Ask learners what they have learnt from this 	<ul style="list-style-type: none"> ● Contribute to discussion ● View website content

5 mins	<p>Recap session</p> <ul style="list-style-type: none">• Has everyone produced a prioritised list of types of debt?• Has everyone listed 3 services that can offer free debt advice?• Ask if anyone learnt anything new about dealing with debt	

Learning Outcomes and Assessment Criteria

Learning Outcomes

Learners should be able to:

- 1. List prioritised debts
- 2. Explain how debt may affect people
- 3. List 3 services that provide free debt advice

Assessment Criteria

- 1.1) Learner can prioritise types of debt
- 2.1) In discussion, learner can explain how different types of debt may affect different people
- 3.1) Learner can list debt advice services

What went well?

What did not go well?

Did the learners meet the lesson aims? What was the assessment?

What is the progression (what session is next)?

Unexpected events

Session Plan			
Programme Title	Money My Way	Session No	5/10
Session length	1 hour	Topic	Unexpected events
Pre related topics		Post related topics	
Not compulsory <ul style="list-style-type: none"> • Spending Priorities • Dealing with debt 		Recommended but not compulsory <ul style="list-style-type: none"> • Benefits 	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> • Pens • Paper • www.learnmyway.com/moneymyway/unexpected-events 	<ul style="list-style-type: none"> • Formative assessment - contributes to discussions • Formative assessment - completes job / career course • Summative assessment - Lists local services to support in times of homelessness

Timing	Tutor activities	Learner activities (Inc. Extension activities)
5 mins	<ul style="list-style-type: none"> • Perform health and safety check • Introductions • Ensure register is filled in • Provide session overview - what will be covered in this session? 	
10 mins	<ul style="list-style-type: none"> • Discussion of types of unexpected events that could impact on 	<ul style="list-style-type: none"> • Contribute to discussion

	<p>someone's financial situation</p> <ul style="list-style-type: none"> ○ Ask group to list any services the know of that could offer support in different situations. Are there any local services? <ul style="list-style-type: none"> ■ Reassure group that they aren't expected to mention or share an personal experiences unless they feel comfortable in doing so ○ Is there a perceived social stigma associated with needing emergency support? If there is, how do they think they might feel if they needed such support? 	<ul style="list-style-type: none"> ● Record the types of unexpected events that might impact someone's financial situation
10 mins	<ul style="list-style-type: none"> ● Go to Homelessness section and consider how this situation and the support network available compares to their thoughts from the previous activity <ul style="list-style-type: none"> ○ Ask group to visit some of the listed services <ul style="list-style-type: none"> ■ Learners to list any services that someone living in their local area could use ○ Ask learners to consider the different ways that someone could find themselves homeless. ○ Have they learnt anything about the support available to people who find themselves without a home? 	<ul style="list-style-type: none"> ● Visit links within Homelessness section ● Contribute to discussion ● List any local services
10 mins	<ul style="list-style-type: none"> ● Go to Freecycle and Gumtree sites and search for listings in local area <ul style="list-style-type: none"> ○ Ask group if they have ever bought or sold anything though these or similar online services <ul style="list-style-type: none"> ■ What was the experience like? Was it convenient? Would they recommend it? 	<ul style="list-style-type: none"> ● Visit Freecycle and Gumtree ● Contribute to discussion
10 mins	<ul style="list-style-type: none"> ● Go to Redundancy and Reduced Hours section and ask learners to complete one of the following courses: 	<ul style="list-style-type: none"> ● Complete one of the job / career courses ● List 3 pieces of advice or suggestions to

	<ul style="list-style-type: none"> ○ Job hunting online ○ Jobs and interviews ○ Skills and careers online <ul style="list-style-type: none"> ■ Ask learners to list three pieces of advice / suggestions they would offer someone based on the course they completed 	help others
10 mins	<ul style="list-style-type: none"> ● Go to Learn My Way: Being Healthy and complete Staying healthy with NHS course <ul style="list-style-type: none"> ○ Ask group if they have ever previously visited NHS Choices or if they think they would visit in future <ul style="list-style-type: none"> ■ Reassure group that you aren't asking what they used the site for (they can share if they feel comfortable doing so), only if they have 	<ul style="list-style-type: none"> ● Complete Staying healthy with NHS course ● Contribute to discussion
5 mins	<p>Recap session</p> <ul style="list-style-type: none"> ● Has everyone searched for local listing on Freecycle or Gumtree? ● Has everyone completed one of the jobs / career courses? ● Ask if anyone learnt anything new about looking after their health with NHS choices 	

Learning Outcomes and Assessment Criteria

Learning Outcomes	Assessment Criteria
<p>Learners should be able to:</p> <ul style="list-style-type: none">➤ 1. Identify local services to support homelessness➤ 2. Explain how to find second hand goods online➤ 3. List ways that NHS Choices can help someone stay healthy	<ul style="list-style-type: none">➤ 1.1) In discussion, learner has identified a range of local services➤ 2.1) Learner can explain how to use services such as Freecycle and Gumtree➤ 3.1) Learner can list benefits of using NHS Choices

What went well?

What did not go well?

Did the learners meet the lesson aims? What was the assessment?

What is the progression (what session is next)?

Benefits

Session Plan			
Programme Title	Money My Way	Session No	6/10
Session length	1.5 hours	Topic	Benefits
Pre related topics		Post related topics	
Not compulsory <ul style="list-style-type: none"> • Dealing with debt • Unexpected Events 		Recommended but not compulsory <ul style="list-style-type: none"> • Banking 	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> • Pens • Paper • www.learnmyway.com/moneymyway/benefits 	<ul style="list-style-type: none"> • Formative assessment - contributes to discussions • Formative assessment - completes Universal Credit Guide course • Summative assessment - records action plan

Timing	Tutor activities	Learner activities (Inc. Extension activities)
5 mins	<ul style="list-style-type: none"> • Perform health and safety check • Introductions • Ensure register is filled in • Provide session overview - what will be covered in this session? 	
10 mins	<ul style="list-style-type: none"> • Discussion of awareness of types of benefits <ul style="list-style-type: none"> ○ Ask group to list the different types of benefits someone 	<ul style="list-style-type: none"> • Contribute to discussion • Record the types of benefits they are

	<p>might receive</p> <ul style="list-style-type: none"> ■ Check for learners mentioning benefits and tax credits that have been replaced by Universal Credit (income-based JSA, income-related ESA, income support, child tax credit, working tax credit and housing benefit) ○ Is there a difference in attitude towards people on benefits between people who receive them and people who don't? <ul style="list-style-type: none"> ■ Does this differ depending on the benefit? ○ How can different attitudes affect people in receipt of benefits? ○ Ask learners to record some of the positive effects of receiving benefits 	<p>aware of</p> <ul style="list-style-type: none"> ● Record the positive effects of receiving benefits
10 mins	<ul style="list-style-type: none"> ● Go to Entitledto: Benefits Calculator and try the interactive tool <ul style="list-style-type: none"> ○ Tell learners that they should only complete it with their personal details at this time if they are comfortable in doing so - they can make up some details if they'd rather <ul style="list-style-type: none"> ■ Tell learners that no personal information is captured or stored about people using the service ○ Ask learners how the results match their expectation of their situation - have they learnt anything new? 	<ul style="list-style-type: none"> ● Complete Entitledto calculator ● Identify any new benefits identified ● Record any concerns
10 mins	<ul style="list-style-type: none"> ● Go to one of the following sections and record their thoughts on the content. <ul style="list-style-type: none"> ○ Child benefits ○ Working tax credits ○ Child tax credits <ul style="list-style-type: none"> ■ How does the benefit or credit affect them? Have they learnt anything new about their situation? 	<ul style="list-style-type: none"> ● Visit one of the GOV.UK guides on benefits or credits

45 mins	<ul style="list-style-type: none"> ● Discussion about Universal Credit <ul style="list-style-type: none"> ○ Ask the group what the term 'Universal Credit' means to them. Have they been affected by it? ● Go to Learn My Way Public Services Page: Universal Credit Guide and try the Universal Credit guide ● Discussion about what people learnt from the course 	<ul style="list-style-type: none"> ● Complete Universal Credit Guide course
10 mins	<p>Recap session</p> <ul style="list-style-type: none"> ● Has everyone completed the Entitledto benefits calculator? ● Has everyone completed the Universal Credit Guide course? ● Ask what anyone who learnt about extra benefits or credits they are entitled to what action they are going to take and by when. 	<ul style="list-style-type: none"> ● Agree action plan (if applicable)

Learning Outcomes and Assessment Criteria

Learning Outcomes	Assessment Criteria
<p>Learners should be able to:</p> <ul style="list-style-type: none">➤ 1. Identify the types of benefit they are aware of➤ 2. Record the positive effects of receiving benefits➤ 3. Agree an action plan to request benefits / credits (if applicable)	<ul style="list-style-type: none">➤ 1.1) In discussion, learner has identified a range of different types of benefits➤ 2.1) Learner has recorded the positive effects of benefits➤ 3.1) Where applicable, learner has produced an action plan of which benefits / credits they are entitled to, what they are going to do about it and by when➤ 3.2) If follow up sessions are planned, check on learner's progress on their action plan

What went well?

What did not go well?

Did the learners meet the lesson aims? What was the assessment?

What is the progression (what session is next)?

Banking

Session Plan			
Programme Title	Make Money Work	Week No	7/10
Session length	1.5 hours	Topic	Banking
Pre related topics		Post related topics	
Not compulsory <ul style="list-style-type: none"> • Unexpected Events • Benefits 		Recommended but not compulsory <ul style="list-style-type: none"> • Shopping 	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> • Pens • Paper • www.learnmyway.com/moneymyway/banking <ul style="list-style-type: none"> ○ https://www.moneyadviceservice.org.uk/en/articles/how-to-choose-the-right-bank-account ○ http://www.moneysavingexpert.com/banking/compare-best-bank-accounts ○ http://www.learnmyway.com/learn-more/banking-online 	<ul style="list-style-type: none"> • Formative assessment - contributes to discussions • Formative assessment - completes Online and Mobile banking course topics

Timing	Tutor activities	Learner activities (Inc. Extension activities)
5 mins	<ul style="list-style-type: none"> • Perform health and safety check • Introductions 	

	<ul style="list-style-type: none"> • Ensure register is filled in • Review what was covered in the previous week and answer any questions regarding this • Provide session overview - what will be covered in this session? 	
10 mins	<ul style="list-style-type: none"> • Start group discussion about types of bank accounts <ul style="list-style-type: none"> ○ Steer away from brand names of banks or specific accounts that may be currently advertised eg Lloyds bank, Santander 1-2-3 accounts ○ Look for current, savings, basic accounts • Further discussion where can you get 'bank' accounts <ul style="list-style-type: none"> ○ In addition to banks look for building societies, credit unions and Post Office (card account) 	<ul style="list-style-type: none"> • Contribute to discussion
25 mins	<ul style="list-style-type: none"> • Group activity choosing the right bank account for you? <ul style="list-style-type: none"> ○ https://www.moneyadvice.service.org.uk/en/articles/how-to-choose-the-right-bank-account ○ http://www.moneysavingexpert.com/banking/compare-best-bank-accounts • Group discussion which are key features that matter for <ul style="list-style-type: none"> ○ someone who is often overdrawn ○ someone who isn't overdrawn but has a low balance 	<ul style="list-style-type: none"> • Visits websites and explores information provided • Contributes to discussion
40 mins	<ul style="list-style-type: none"> • Group activity: getting more out of a bank account <ul style="list-style-type: none"> ○ use learn my way Online and Mobile Banking course http://www.learnmyway.com/learn-more/banking-online 	<ul style="list-style-type: none"> • Access course and complete topics
10 mins	<ul style="list-style-type: none"> • Recap session <ul style="list-style-type: none"> ○ What types of bank accounts are there? ○ Things to think about when choosing an account for yourself ○ How can you make the most of a bank account 	

Learning Outcomes and Assessment Criteria

Learning Outcomes

- 1. Learner can name and describe differences between different types of bank account
- 2. Learner is able to make an informed decision about what type of account would suit their needs
- 3. Learner can identify benefits to using online or mobile banking to increase their control when banking

Assessment Criteria

- 1.1) In discussion, learner has identified various accounts and differences between them
- 2.1) Observed learner using online tools to assist with comparing bank account types and in discussion they identified key features for various situations
- 3.1) Learner has completed topics of Online and Mobile banking course on learnmyway.com

What went well?

What did not go well?

Did the learners meet the lesson aims? What was the assessment?

What is the progression (what session is next)?

Shopping Online

Session Plan			
Programme Title	Money My Way	Week No	8/10
Session length	2 hours	Topic	Shopping Online
Pre related topics		Post related topics	
Not compulsory <ul style="list-style-type: none"> • Unexpected Events • Banking 		Recommended but not compulsory <ul style="list-style-type: none"> • Saving 	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> • Pens • Paper • Register • Applicable Handouts • 'Shopping Online' course • 'Using Online Forms' course 	<ul style="list-style-type: none"> • Formative assessment via observation • Summative assessment via feedback

Timing	Tutor activities	Learner activities
10 mins	<ul style="list-style-type: none"> • Perform health and safety check • Introductions • Ensure register is filled in • Review what was covered in the previous week and answer any questions regarding this 	

	<ul style="list-style-type: none"> ● Provide session overview - what will be covered in this session? 	
10 mins	<ul style="list-style-type: none"> ● Discuss the kinds of things people can buy online (clothes and grocery etc), along with why people may worry about shopping online. 	<ul style="list-style-type: none"> ● Discuss barriers they have to shopping online.
30 mins	<ul style="list-style-type: none"> ● Direct learners to 'Shopping Online' in 'Online Plus'. <ul style="list-style-type: none"> ○ Oversee learners completing it and discuss any questions as a group. ○ Give support when needed. 	<ul style="list-style-type: none"> ● Complete 'Shopping Online' Course
10 mins	Break	
30 mins	<ul style="list-style-type: none"> ● Direct learners to "Completing Online Forms' in 'Online Plus'. <ul style="list-style-type: none"> ○ Ensure learners understand that whilst this may not seem related to shopping online, you need to know how to fill in forms to register accounts. 	<ul style="list-style-type: none"> ● Complete 'Completing Online Forms'
20 mins	<ul style="list-style-type: none"> ● Talk about comparison websites and how they can save you money when you're shopping online. <ul style="list-style-type: none"> ○ Talk about Go Compare, Compare The Market and Confused.com as examples of comparison websites ○ Use Home Insurance as an example of something you can search for a cheaper price for using a comparison website ○ Encourage learners to search for a quote using a comparison website - if learners are unwilling to do this during the session, encourage them to have a go at home. 	<ul style="list-style-type: none"> ● Search for a quote using a comparison website (optional)
10 mins	<ul style="list-style-type: none"> ● Summarize what they learnt today and ask if there are any questions. ● Determine if the previous barriers have been overcome. 	

Learning Outcomes and Assessment Criteria

Learning Outcomes

- 1. Know how to fill in forms.
- 2. Understand the advantages to shopping online.
- 3. Know how to tell if a webpage is secure.
- 4. Understand the 'cooling off' period for returns when the goods were bought online.
- 5. Know and trust popular comparison websites

Assessment Criteria

- 1. Successfully complete the 'Helping Barbara' section of 'Filling in Online Forms.'
- 2. Correctly answer question 1 of the 'Shopping online' quiz.
- 3. Correctly answer question 2 of the 'Shopping online' quiz.
- 4. Correctly answer question 5 of the 'Shopping online' quiz.
- 5. Search for a quote using a comparison website

What went well?

What did not go well?

Did the learners meet the lesson aims? What was the assessment?

What is the progression (what session is next)?

Saving

Session Plan			
Programme Title	Money My Way	Week No	9/10
Session length	1.5 hours	Topic	Saving
Pre related topics		Post related topics	
Not compulsory <ul style="list-style-type: none"> • Banking • Shopping 		Recommended but not compulsory <ul style="list-style-type: none"> • Money and work 	
Resources (Including eLearning if applicable)		Assessment	
<ul style="list-style-type: none"> • Pens • Paper • Register • Applicable Handouts • Calculators 		<ul style="list-style-type: none"> • Formative assessment via observation • Summative assessment via feedback 	
Timing	Tutor activities	Learner activities	
10 mins	<ul style="list-style-type: none"> • Perform health and safety check • Introductions • Ensure register is filled in • Review what was covered in the previous week and answer any questions regarding this • Provide session overview - what will be covered in this session? 		

10 mins	<ul style="list-style-type: none"> ● Introductory activity: ask learners to work in pairs to make a list of the following things: <ul style="list-style-type: none"> ○ Why is it important to save? ○ What types of things would you need to save money for? ○ What types of things could you cut back on if you needed to save money? 	
20 mins	<ul style="list-style-type: none"> ● Introduce 'Andy' and direct learners to look at his situation on Money My Way 'Saving' page. <ul style="list-style-type: none"> ○ Andy spends £2.50 on his lunch every day. How much does he spend: <ul style="list-style-type: none"> ■ A week? ■ A month? ■ A year? ● Now, ask learners to think about something they spend money on regularly, maybe things like their lunch, bus fare, snacks or cigarettes. <ul style="list-style-type: none"> ○ Ask learners to work out how much they spend on these things per week, month and year. 	<ul style="list-style-type: none"> ● Learners can use calculators if they wish
20 mins	<ul style="list-style-type: none"> ● Think about Andy again. If Andy brought his lunch from home every day, he'd spend an average of 50p a day on lunch rather than £2.50 <ul style="list-style-type: none"> ○ How much would Andy save every day? ○ How much would he save a week? ○ How much would he save a month? 	<ul style="list-style-type: none"> ● Learners can use calculators if they wish
20 mins	<ul style="list-style-type: none"> ● Use the Money Advice Service Savings Calculator to work out: <ul style="list-style-type: none"> ○ If Andy used the amount he saved each month to start saving towards a car that cost £1,000, how long would it take him to save before he could buy the car? 	

10 mins	<ul style="list-style-type: none"> • Summarize what they learnt today and ask if there are any questions. • Determine if the previous barriers have been overcome. 	
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Learning Outcomes and Assessment Criteria

Learning Outcomes	Assessment Criteria
<ul style="list-style-type: none"> ➤ 1. Know how to fill in forms. ➤ 2. Understand the advantages to shopping online. ➤ 3. Know how to tell if a webpage is secure. ➤ 4. Understand the 'cooling off' period for returns when the goods were bought online. ➤ 5. Know and trust popular comparison websites 	<ul style="list-style-type: none"> ➤ 1. Successfully complete the 'Helping Barbara' section of 'Filling in Online Forms. ➤ 2. Correctly answer question 1 of the 'Shopping online' quiz. ➤ 3. Correctly answer question 2 of the 'Shopping online' quiz. ➤ 4. Correctly answer question 5 of the 'Shopping online' quiz. ➤ 5. Search for a quote using a comparison website

What went well?
What did not go well?
Did the learners meet the lesson aims? What was the assessment?
What is the progression (what session is next)?

Money and Work

Session Plan			
Programme Title	Money My Way	Session No	10/10
Session length	1 hour	Topic	Money and Work
Pre related topics		Post related topics	
Not compulsory <ul style="list-style-type: none"> • Shopping • Saving 		N/A	

Resources (Including eLearning if applicable)	Assessment
<ul style="list-style-type: none"> • Pens • Paper • www.learnmyway.com/what-next/money-my-way/money-and-work • Case study MMW10 - Sophie • Example pay slip MMW10 	<ul style="list-style-type: none"> • Formative assessment - contributes to discussions • Formative assessment - records thoughts and ideas on case study • Formative assessment - highlights key information on example payslip

Timing	Tutor activities	Learner activities (Inc. Extension activities)
5 mins	<ul style="list-style-type: none"> • Perform health and safety check • Introductions • Ensure register is filled in • Provide session overview - what will be covered in this session? 	

10 mins	<ul style="list-style-type: none"> ● Discussion of who you need to provide information to when you get a new job <ul style="list-style-type: none"> ○ What information does your new employer need and why? <ul style="list-style-type: none"> ■ Proof of eligibility to work in UK ■ National Insurance number for NI contributions ■ P45 (tax form) for accurate tax ■ Bank details for pay to be sent to ○ What about your existing employer (if anyone in group is employed) and why? <ul style="list-style-type: none"> ■ Last day working for final pay calculation ■ Check address for final pay slip and P45 to be sent ○ Who do you need to tell about new job if you receive benefits and when? <ul style="list-style-type: none"> ■ Contact JobCentrePlus as soon as start date is known ■ Some benefits continue when in work - check! 	<ul style="list-style-type: none"> ● Contributes to discussion
20 mins	<ul style="list-style-type: none"> ● Provide group with Sophie case study ask them to work in pairs or small groups to think of problems Sophie may have and ways she could work around them. If any groups struggle prompt with: <ul style="list-style-type: none"> ○ Travel ○ Clothing ○ Food ○ Childcare ● Gather feedback from wider group. Did any groups identify these help sources? <ul style="list-style-type: none"> ○ Local charities ○ JCP - Budgeting loan or budgeting advance ○ Credit union loan (alternative to doorstep/payday lenders) 	<ul style="list-style-type: none"> ● Record thoughts and suggestions on case study form ● Contributes to discussion
15 mins	<ul style="list-style-type: none"> ● Provide each member of the group with an example payslip and 	<ul style="list-style-type: none"> ● Highlights key information on example

	<p>ask them to find these key pieces of information:</p> <ul style="list-style-type: none"> ○ Gross pay - and explain how this can be calculated for hourly pay workers ○ Net pay - check they understand which they receive and why it is different (tax and NI) ○ Deductions - NI and Tax (can they think of others) ○ Tax code - example isn't current so have learners check their own at http://www.moneysavingexpert.com/family/check-tax-code 	<p>provided</p>
<p>10 mins</p>	<p>Recap session</p> <ul style="list-style-type: none"> ● Who to tell and what to tell them when starting work ● How to arrange finances to get you to your first payday in a new job ● What a payslip looks like and where to find the most important information <ul style="list-style-type: none"> ○ Additional resources <ul style="list-style-type: none"> ■ http://www.nationwide.co.uk/guides/planning-for-life-events/starting-work/starting-work-the-basics ■ http://www.taxguideforstudents.org.uk/files/What_should_I_see_on_my_payslip_FINAL_2014.pdf ■ https://www.moneyadviceservice.org.uk/en/categories/work-and-redundancy ■ https://www.moneyadviceservice.org.uk/en/articles/how-you-get-paid-at-work ■ https://www.gov.uk/budgeting-loans/overview 	

Learning Outcomes and Assessment Criteria

Learning Outcomes

Learners should be able to:

- 1. Provide accurate summary of who requires what information when you start a new job
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- 2. Predict and offer solutions for possible cash flow problems when starting a new job
- 3. Identify where key information is recorded on a payslip

Assessment Criteria

- 1.1) In discussion, learner has identified information that is required for new employer, previous employer and DWP (Job Centre Plus)
- 2.1) Learner has recorded some possible problems and solutions on case study provided
- 3.1) Learner has highlighted correctly key information on example payslip provided

What went well?

What did not go well?
Did the learners meet the lesson aims? What was the assessment?
What is the progression (what session is next)?