

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Extending the Reach and Improving the Quality of Family Literacy, Language and Numeracy

Family Financial Capability: Scheme of Work

Family Money Matters

Length of Course: 10 weeks × 3 hours + Home Activities

Adults: Level 2 and below

Linked to: Adult numeracy core curriculum

Adult assessment and progression: Skills for Life (SfL), SfL screening using e.g. Smart Move Skills Check

<http://www.toolslibrary.co.uk/standard.htm> and Information, Advice and Guidance (IAG)

Overall course aims and objectives:

By the end of the course learners will:

- have a basic understanding of everyday financial concepts e.g. budgeting, saving and paying bills
- have improved their literacy and numeracy skills
- know where they can go locally for additional help with financial matters
- be aware of the progression opportunities open to them.



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Main elements of course content:

- introduction to money
- talking about money with children
- basic budgeting
- saving energy and money
- bargain hunting and sales
- buying goods and services
- managing debt
- savings
- introduction to the Child Trust Fund
- understanding tax and National Insurance



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Session	Adult activity	Home activity	Adult numeracy / literacy core curriculum (examples)	Generic outcomes (examples)	Suggested Resources
1 Introduction to Money	<p><u>AIMS and OBJECTIVES</u></p> <ul style="list-style-type: none"> To identify the initial starting points for the adults. To identify areas of specific interest to the group. To understand the content and structure of the course. <p><u>SESSION WORK</u></p> <ul style="list-style-type: none"> Explain course outline. Negotiate the ground rules. Icebreaker. Discuss what learners want to get out of the course - any topics specifically to be covered? <i>Activity: GAC - Topic cards.</i> Family Money Matters Folders – distribute folders with a few plastic pockets and dividers. During week families to collect things relating to finance – e.g. junk mail/newspaper or magazine articles/supermarket fliers. Also, to record in the Jargon Buster section any finance related words or phrases they come across which they are not sure of the meaning. Initial assessments/Enrolment forms/Individual Learning Plans. Begin the Jargon Buster dictionary <i>Resource: GAC - Are</i> 	<p>Home activities – as agreed from class discussion</p> <p><i>Resource: Making sense of money - Children's Mutual</i></p>	<p>SLlr/E3.1 - E3.6</p> <p>SLlr/L1.5</p> <p>SLc/E3.1, E3.3</p> <p>SLd/E3.1 - E3.3</p> <p>MSS1/E1.1</p> <p>MSS1/E2.1, E2.2</p> <p>MSS1/E3.1</p> <p>N1/E3.9</p>	<p>Develop listening and reading skills</p> <p>Explore new ideas</p>	<p><i>Bedfordshire resource - Topic cards</i></p> <p><i>Bedfordshire resource - Are we speaking the same language?</i></p> <p><i>Suffolk Family Learning Pack 1</i></p> <p><i>Making sense of money - Children's Mutual</i></p>

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	<p><i>we speaking the same language?</i></p> <ul style="list-style-type: none"> What is money? Resource: <i>Suffolk Family Learning Pack 1 P 9</i> Home activities – ages/numbers of children per learner. Explore a range of money based activities for children. Discuss what the children would learn from doing them. Agree which activity to be taken home for children. <p>Review of session.</p>				
2 TALKING ABOUT MONEY	<p><u>AIMS and OBJECTIVES</u></p> <ul style="list-style-type: none"> To explore different ways money impacts on the lives of families with children. To explore different ways to talk to children about money. <p><u>SESSION WORK</u></p> <p>Resource: <i>Financial Literacy and Family Learning Tutor resource - Talking about money</i></p> <ul style="list-style-type: none"> Session outline Discussion and sharing of home activity Are you made of money? Quiz. Discussion and Exercise - Teaching your children about money Making a money game for home activity 	Home activities: Money game and a Child of Our Time	SLlr/E3.1 - E3.6 SLlr/L1.5 SLc/E3.1, E3.3 SLd/E3.1 - E3.3 SLd/L1.2, L1.3 Rt/E3.1 - E3.9 Rw/E3.5 Wt/E2.1 N1/E3.1, E3.2, E3.8, E3.9 N2/E3.2 - E3.4 MSS1/E3.1,	Develop skills and knowledge of supporting children's learning Develop oral communication skills	<i>Financial Literacy and Family Learning Tutor resource - Talking about money</i>

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	<ul style="list-style-type: none"> • Discussion - A child of our time • Adding to Jargon Buster • Review of Folders • Update ILPs Review of session		E3.2		
3 BASIC BUDGETING: PREPARING A FAMILY BUDGET	<p><u>AIMS and OBJECTIVES</u></p> <ul style="list-style-type: none"> • To understand the basic principles of budgeting. • To be able to differentiate between essential and non-essential expenditure. • To be able to estimate totals. <p><u>SESSION WORK</u></p> <ul style="list-style-type: none"> • Session outline • Discussion and sharing of home activity • Adding to the Jargon Buster • What is involved in budgeting? <i>Resource: GAC - Periodic payments</i> • Estimating • Income - v - expenditure • Creating a budget: <i>Resource: GAC - Joanne's budget</i> • Your weekly budget: Do the group want to work with their own personal numbers or made up ones? 	Home activities: Who has pocket money? Budget game <i>Resource: Adapt Making Sense of Money Shopping game.</i>	SLlr/E3.1 - E3.6 SLlr/L1.5 SLc/E3.1, E3.3 SLd/E3.1 - E3.3 MSS1/L1.1 MSS1/E3.1, E3.2 N1/E3.8 N1/L1.9	Improve skills and knowledge for budgeting	<i>Bedfordshire resource- Periodic payments</i> <i>Bedfordshire resource - Desert Island</i>

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	<ul style="list-style-type: none"> Essential - v - non-essential: <i>Resource: GAC - Desert Island</i> Review of Folders/ Update ILPs Invite group to bring in some utility bills next week Review of session 				
4 SAVING ENERGY and MONEY	<p><u>AIMS and OBJECTIVES</u></p> <ul style="list-style-type: none"> To identify ways of saving energy. To understand the language of utility bills. To share money saving tips. <p><u>SESSION WORK</u></p> <ul style="list-style-type: none"> Session outline Discussion and sharing of home activity Adding to the Jargon Buster Money saving tips - Cards and suggestions <i>Resource: Financial Literacy and Family Learning Tutor resource - Managing money</i> Ways of saving energy Understanding utility bills If PCs available - comparison websites and bundles Review of Folders/Update ILPs Review of session 	<p>Home activity: House audit - plug sockets, electrical appliances, and appliances on standby.</p> <p>Make a poster/card encouraging family to switch off appliances</p>	<p>SLlr/E3.1 - E3.6 SLlr/L1.5 SLc/E3.1, E3.3 SLd/E3.1 - E3.3 N1/L1.1, L1.2 N2/E3.4</p>	<p>Develop problem solving strategies</p> <p>Develop ICT skills</p>	<p><i>Financial Literacy and Family Learning Tutor resource - Managing money</i></p>

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5 BARGAIN HUNTING and SALES	<p><u>AIMS and OBJECTIVES</u></p> <ul style="list-style-type: none"> To gain an understanding of the language used to promote sales. To develop numeracy skills in percentages and fractions. To be able to identify what is a bargain and what is not. <p><u>SESSION WORK</u></p> <ul style="list-style-type: none"> Session outline Discussion and sharing of home activity Adding to the Jargon Buster BOGOF and 3 for 2 Percentages and fractions Create Deal or No Deal game for home activity Review of Folders/Update ILPs <p>Review of session</p>	Home activities: Deal or No Deal; Kitchen Cupboard Audit	SLlr/E3.1 - E3.6 SLlr/L1.5 SLc/E3.1, E3.3 SLd/E3.1 - E3.3 N1/L1.1, L1.2 N2/E3.1 - E3.4 MSS1/E3.6 - E3.8	Develop numeracy skills Develop skills for making choices	
6 BUYING GOODS and SERVICES	<p><u>AIMS and OBJECTIVES</u></p> <ul style="list-style-type: none"> To explore rights and responsibilities when buying goods and services. To explore sources of consumer help and advice. To be able to write a letter of complaint using appropriate language. 	Home activities: Making Sense of Money - Sponsored Walk game	SLlr/E3.1 - E3.6 SLlr/L1.5, L1.6 SLc/L1.1 - L1.4 SLd/L1.1 - L1.3 Rt/E3.1 - E3.8	Develop writing skills Develop skills for making decisions	<i>Financial Literacy and Family Learning Tutor resource - buying goods and services</i>

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	<u>SESSION WORK</u> <ul style="list-style-type: none"> • Session outline • Discussion and sharing of home activity • Adding to the Jargon Buster • Goods and Services game: <i>Resource: Financial Literacy and Family Learning Tutor resource - buying goods and services</i> • If PCs available - investigate advice websites • Making complaints. <i>Resource: GAC - How to make a complaint</i> • Home activities: Making Sense of Money - Sponsored Walk game • Review of Folders/Update ILPs • Invite group to bring in adverts/articles about loans/managing debt Review of session	Collect adverts and articles about loans/managing debt	Rt/L1.4 Rw/E3.5 Ww/L1.1, L1.2 Ws/E3.1 - E3.3 SLc/L1.3, L1.4 N1/E3.1, E3.5 N1/E2.3		<i>GAC - How to make a complaint</i>
7 MANAGING DEBT	<u>AIMS and OBJECTIVES</u> <ul style="list-style-type: none"> • To identify ways of preventing debt. • To understand the terminology of debt management. • To understand the concepts of 'value' and 'money'. • To understand % calculations. 	Home activities: Dividing up shapes (fractions/percentages)	SLlr/L1.1 - L1.6 SLlr/L1.5, L1.6 SLc/L1.1 - L1.4 SLd/L1.1 - L1.3	Develop numeracy skills Develop skills and knowledge	<i>Financial Literacy and Family Learning Tutor resource - managing money</i>

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	<u>SESSION WORK</u> <ul style="list-style-type: none"> • Session outline • Discussion and sharing of home activity • Adding to the Jargon Buster • Debt question cards: <i>Resource: Financial Literacy and Family Learning Tutor resource - managing money</i> • Review adverts/articles • Interest rates/percentages • Mortgages (if appropriate for group) Fixed, capped, etc. Up front fees. • Review of Folders/Update ILPs • Invite group to bring in adverts for savings products Review of session	Collect adverts for savings products	Rw/E3.5 N2/E3.1 - E3.3 N2/L1.8 - N2/L1.11 SLlr/L1.1 - L1.6 SLlr/L1.5, L1.6 SLc/L1.1 - L1.4 SLd/L1.1 - L1.3 Rw/E3.5 N2/E3.1 - E3.3 N2/L1.8 - N2/L1.11	for budgeting	
8 SAVINGS	<u>AIMS and OBJECTIVES</u> <ul style="list-style-type: none"> • To explore the options available for saving money. • To introduce some key definitions in relation to saving. • To practice % calculations to compare and contrast savings options. <u>SESSION WORK</u> <ul style="list-style-type: none"> • Session outline • Discussion and sharing of home activity 	Home activities: Making Sense of Money Savings Game, Make a Money Bookmark	SLlr/L1.1 - L1.6 SLlr/L1.5, L1.6 SLc/L1.1 - L1.4 SLd/L1.1 - L1.3 Rw/E3.5 N2/E3.1 - E3.3	Develop skills for a making choices and decisions Develop numeracy	<i>Resource: Financial Literacy and Family Learning Tutor resource - savings</i>

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	<ul style="list-style-type: none"> • Adding to the Jargon Buster • Follow me cards • Proverbs • Interest rates/percentages • Where can you save? • Review of savings adverts • Review of Folders/Update ILPs • Invite group to bring in any information leaflets they have collected about the Child Trust Fund Review of session	Collect information leaflets they have collected about the Child Trust Fund	N2/L1.8 - N2/L1.11 SLc/L1.3, L1.4 Wt/L1.1, L1.2	skills	
9 CHILD TRUST FUND	<p><u>AIMS and OBJECTIVES</u></p> <ul style="list-style-type: none"> • To find out about the Child Trust Fund. • To consider attitudes to risk when considering saving and investing. • To understand investment terminology. <p><u>SESSION WORK</u></p> <ul style="list-style-type: none"> • Session outline • Discussion and sharing of home activity • Quiz - how much do you know about the CTF? • Difference between saving and investing • Adding to the Jargon Buster 	Home activities: Making Sense of Money, Money Box and House to Bank Games	SLlr/L1.1 - L1.6 SLlr/L1.5, L1.6 SLc/L1.1 - L1.4 SLd/L1.1 - L1.3 Rt/L1.3 - L1.5 Rw/L1.1 N2/E3.1 - E3.3 N2/L1.8 - N2/L1.11	Build confidence and self-esteem	<i>Financial Literacy and Family Learning Tutor resource - Introduction to the Child Trust Fund</i>

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	<ul style="list-style-type: none"> • Attitudes to risk • The risk triangle • Review of CTF leaflets • Review of Folders/Update ILPs Review of session				
10 UNDERSTANDING TAX and NI COURSE REVIEW	<p><u>AIMS and OBJECTIVES</u></p> <ul style="list-style-type: none"> • To begin to understand the tax and NI systems in the UK. • To understand how tax and NI are calculated. • To review course. • To consider future learning opportunities. • To complete accreditation and take national numeracy or literacy qualification. <p><u>SESSION WORK</u></p> <ul style="list-style-type: none"> • Session outline • Discussion and sharing of home activity • Income tax and NI - How it works <i>Resource: Bedfordshire resource Tax and NI</i> • Reading a payslip • Complete Jargon Buster • Complete Folders/ Complete ILPs 	Home activities: Review House and Cupboards audits - have things changed?	SLlr/L1.1 - L1.6 SLlr/L1.5, L1.6 SLc/L1.1 - L1.4 SLd/L1.1 - L1.3 Rt/L1.3 - L1.5 Rw/L1.1 N2/L1.4 L1.7	Develop a sense of inclusion Gain information, advice and guidance about progression opportunities and the world of work.	<i>Bedfordshire resource-Tax and NI</i>

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	<ul style="list-style-type: none">• Course evaluation and planning next steps				

