

## Scheme of Work - Financial Capability

### Scheme of Work for FLLN programme: Getting to grips with money

(Linked to Parents Guide to Money)

60hr course (20 x 3hr sessions)

**Target audience:** Mothers, fathers and carers with literacy and/ or numeracy skills below level 2, with young children, and those who are expecting or who have recently had a baby.

- Each session will follow a similar format with a joint story and rhyme time at the start of each session and joint lunch at the end of the session.
- Families will be given the chance to budget for and plan a lunch during the course.
- Adults can work towards numeracy and or literacy accreditation.

<b>Course Title: Getting to Grips with Money</b>		<b>Level of Learning: E3\L1</b>	<b>Length of Session: 3 hours to include joint activity and lunch</b>
<b>Course length: 60 hours 16 X 3 hour sessions plus 3 trips and celebration event.</b>		<b>Start Date:</b>	<b>End Date:</b>
<b>Date &amp; Time:</b>	<b>Location:</b>	<b>Age range of children: 0-5</b>	
<b>ECM Outcomes:</b> Be healthy Enjoy & achieve Make a positive contribution Achieve economic well-being			

#### Aim of the course:

To introduce families to the underpinning literacy and numeracy skills involved in planning and managing finances.

## Skills for Life Support Programme

### **Differentiation:**

Activities will have a range of possible outcomes to allow learners to achieve at their own level and reach their potential. Each session will provide opportunities for group and individual work to practice the underpinning literacy and numeracy skills and to work towards the national test.

### **Health and safety**

Risk assessments should be carried out each session and advice for home activities included.

### **Literacy and numeracy**

Speaking and listening, literacy and numeracy activities are integrated into the course.

### **Objectives:**

By the end of the course learners will:

- Have a basic understanding of every-day financial concepts such as budgeting, saving and paying bills
- Have a basic understanding of the language of finance
- Have improved their literacy and numeracy skills
- Be able to support their children with a range of related activities
- Know where to go to for additional help with financial matters locally (signposting)
- Be aware of appropriate progression opportunities available.

### **Adult Financial Capability Framework references**

B (a) and D (a)	Different types of money/payments
B (b) and D (b)	Income generation
B(c) and D(c)	Income disposal
B (d) and D (d)	Gathering financial information and record keeping
B (e) and D (e)	Financial planning – saving, spending, budgeting
B (g) and D (g)	Personal choices and the financial implications
B (h) and D (h)	Consumer rights, responsibilities and sources of advice
B (l) and D (l)	Implications of finance

### **Generic outcomes**

- Explore new ideas
- Develop skills for making decisions

## Skills for Life Support Programme

- Develop an interest in learning for self and family
- Develop skills for working in a group
- Build confidence and self esteem

### **Literacy, Language and Numeracy Core Curriculum references**

Speaking and listening skills at E3/L1 (SLE3/SLL1), Reading skills at E3/L1 (RE3/RL1) and Writing skills at E3/L1 (WE3/WL1) including:

Listen for and identify relevant information SLlr/L1.1, Follow and contribute to discussions on a range of straightforward topics SLd/L1.1, Obtain specific information through detailed reading Rt/E3.8, Read and understand words and phrase commonly used on forms Rw/E3.2, Listen and respond to questions on a range of subjects SLlr/L1.5, Identify the main points and specific details Rt/L1.3, Listen and understand explanations SL/L1.2, Ask questions to obtain specific information SLc/L1.2, Use organisational/structural features to locate information Rt/L1.4, Organise writing Wt/E3.2, Develop oral communication skills in different situations, Respect turn taking rights of other during discussions SLd/L1.2, Take part in discussion SLd/L1.1, Spell correctly common words (fill in a form) Ww/E3.1, Use different reading strategies to obtain information Rt/L1.5, Speak clearly in a way that suits the situation SLc/L1

Estimate answers to calculations N1/L1.9, Approximate by rounding numbers N1/E3.7 when completing a budget, Extract and interpret information from charts HD1/L1.1, Add and subtract sums of money using decimal notation (MSS1/E3.1), Use a calculator to calculate using whole numbers and decimals to solve problems in context and to check calculations (N2/E3.4), Add and subtract decimals up to two places in practical contexts (N2/E3.5), Represent information so that it makes sense to others (HD1/E2.5), Extract numerical information from lists, tables, diagrams and tally charts (HD1/E3.1), Read, write, order and compare numbers in words and figures, including large numbers (N1/L1.1), Add, subtract, multiply and divide sums of money and record (MSSL1.1), Collect, organise and represent discrete data (HD1/L1.2), Extract and interpret information (HD1/L1.1), Use the vocabulary of probability to discuss the likelihood of events HD2/L1.1

### **Delivering the Family Finance – Getting to grips with Money (Linked to the Parents Guide to Money)**

The scheme of work uses sections of the Parent's Guide to Money as a starting point for some of the activities.

The scheme of work has been written as sixteen sessions each lasting three hours plus three trips out and a celebration event, to make up a sixty hour programme.

## Skills for Life Support Programme

The programme is appropriate to a wide audience of mothers, fathers and carers within a family learning setting and can be adapted to meet their needs.

Two example session plans are available to support the Scheme of Work. The timings of the activities are however only suggested timings and may be reduced or increased to take account of learner needs and interests. The ideas of the joint and home activities are suggestions and would be adapted depending on the ages and needs of the babies and children.

Within the overall structure of the course there is the opportunity both to include visits and outside agencies to support and reinforce teaching and learning. Providers may also wish to involve such agencies in the planning and delivery of the overall programme. Suggested agencies/individuals include the CAB, debt counselors, welfare rights officers, Jobcentre plus lone parent advisers and Credit Unions.

## Skills for Life Support Programme

<b>Week No 1</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	<p>Getting to grips with money-</p> <p>Course content and introduction Group ground rules</p> <p>Enrolment and paperwork</p> <p>Initial assessment</p>	<p>Adult activity Welcome and introductions. What do participants want to get out of the course; for themselves and for their children? Establishing ground rules Paper work/ enrolments. Discussion about young children's learning. Discuss and record on flip chart all the different ways in which babies and children learn. Information on opportunities for accreditation and progression the course offers. What is money? Discussion-alternatives to money. Initial assessment through a range of activities including; enrolment forms, quizzes and exercises to identify SfL levels. Money personality quiz (Cashwise p4,5)</p>	<p>Pens and paper Course information sheet Enrolment forms Initial assessment Flip chart and pens Parent's Guide to Money FSA</p> <p>BBC Raw Money Types Quiz e.g. <a href="http://www.bbc.co.uk/ra/w/money/money_types_quiz/">www.bbc.co.uk/ra/w/money/money_types_quiz/</a></p> <p>Are you made of money facts? NIACE (page 69)</p> <p>Initial assessments for literacy/numeracy</p>	<p>Stories, songs and rhymes about number and counting.</p> <p>Family scrap book collect anything to do with finance i.e. newspaper/ magazine articles/ fliers/ junk mail/ photos – remember to bring in scrap books/ photos etc in each week. Songs and rhymes from session.</p>	<p>Question and answer activities</p> <p>Whole and small group discussions Initial assessment</p> <p>Completed quiz sheets</p>	<p>Listen for and identify relevant information SLlr/L1.1</p> <p>Develop listening skills</p>
<b>Week No 2</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>

## Skills for Life Support Programme

	<p><b>Budgeting</b> Changing demands of raising a family on budgeting.</p>	<p>Why budgeting is a good idea and the changing demands of raising a family. What is involved in budgeting? Discussion on impact of changing family life using DVD clip from BBC RAW Money or similar as the stimulus.</p> <p>Identify main changes in income and expenditure as a result of changes in family demands e.g. needs of young children, expecting and looking after a new baby.</p> <p>Activity- Budgeting- Josie and Ashok.</p> <p>Learners to present information results diagrammatically e.g. spider diagram, tables, using pictures from magazines.</p> <p>Look at the scrap books started at home. Discussion about different ways information can be represented. Look through, scrap books, magazines and Parent's guide to money and find an example you like/ don't like.</p> <p>Reading and interpreting information. Look through text or cloze activity and identify the main points.</p>	<p>Parent's Guide to Money</p> <p>Magazines, scissors, glue, paper, pens.</p> <p>Video clip BBC e.g. RAW Money extract for discussion: <a href="http://www.bbc.co.uk/ra/w/money/family">www.bbc.co.uk/ra/w/money/family</a></p> <p>Budgeting activity sheet- Josie and Ashok.</p> <p>Materials to construct a simple graph.</p> <p>Cloze exercises using, extract or simplified extract from Parent's Guide to Money.</p>	<p>Stories, songs and rhymes about number and counting. Play activities based on shops</p> <p>Keep a rough tally of outgoings to use next session and collect leaflets, information on different offers for scrap book.</p> <p>Continue activities from joint session.</p>	<p>Discussions</p> <p>Completion of budgeting activity</p> <p>Completion of graphs and questions</p> <p>Completion of cloze exercises.</p> <p>Completion of forms correctly and fully</p> <p>Completion of evaluation exercise</p>	<p>Follow and contribute to discussions on a range of straightforward topics SLd/L1.1</p> <p>Approximate by rounding numbers N1/E3.7when completing budget</p> <p>Extract and interpret information from charts HD1/L1.1</p> <p>Develop listening skills</p> <p>Reading for meaning and extracting information from a range of texts.</p>
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## Skills for Life Support Programme

Week No 3	Content	Objectives/outcomes	Resources	Joint/ home activity	Assessment	Literacy/ numeracy references
	Managing money, understanding offers.	<p>How to shop around. Using a range of money related websites. Discussion.</p> <p>Introduction to spread sheets on computers Learners work individually and produce spread sheet of income and expenditure.</p> <p>Reading for meaning- look at the benefits section of the <i>Parents Guide to Money, Benefits, Useful contacts. Discuss.</i></p> <p>Introduction to accreditation for either literacy or numeracy</p>	<p>Parent's Guide to Money</p> <p>Computers and examples of income and expenditure for scenario households.</p> <p>Checklist – a calendar of key events - Parents Guide to Money</p> <p>DVD – Everyday Adventures DCSF June 2009 – Animations.</p> <p>Introduction to accreditation to include assessed practice activities matched to learner levels</p>	<p>Playing games / activities with numbers and developing speaking and listening.</p> <p>Collecting information on saving money-bargain offers etc. Researching ideas for a trip out, costs, transport, food etc.</p> <p>Continue with rhymes, stories and games from joint activity.</p>	<p>Verbal question and answer</p> <p>Completion of checklist relating to the calendar of events fully and accurately</p> <p>Whole and small group discussions</p> <p>Completion of individual activities for assessment</p>	<p>Obtain specific information through detailed reading Rt/E3.8</p>
Week No 4	Content	Objectives/outcomes	Resources	Joint/ home activity	Assessment	Literacy/ numeracy references

## Skills for Life Support Programme

<p>Discussion-ways to economise/save money Planning ahead</p> <p>Budgeting for the cost of children</p> <p>Keeping track of family money</p> <p>Planning a trip out</p>	<p>Making the most of what we have. Discussion on what we waste each week- food, packaging, buying unnecessary goods. Discussion on home activity and information collected about bargains.</p> <p>Look at range of forms re income and expenditure for given case study scenarios, recognising key words used in forms and the difference between income and out-goings</p> <p>Feedback on assessed accreditation activities</p> <p>Discussion about information collected for home activity. Comparison of costs and interest for the age group of children and for adults.</p> <p>In pairs work on specific aspect of planning for the trip: transport; food etc and present a case for an option.</p> <p>List of items each family needs to bring next week, where to meet etc.</p>	<p>Flip chart and pens. Parent's Guide to Money. Parent's Guide to Money CD ROM Budget Builder Scenarios Budget Builder forms</p> <p>BBC RAW Money – DVD Clips for discussion BBC RAW Money – Budget Tool</p> <p>Financial literacy and family learning tutor resources. BSA–page 49 – money saving tips game.</p> <p>Accreditation activities.</p> <p>Information leaflets on places to visit, costs, transport options,</p>	<p>Action rhymes, playing games / activities with numbers and developing speaking and listening. Free play shop activities. Junk modelling.</p> <p>Action songs and rhymes, related to transport and visits.</p> <p>Collect together items needed for the trip next week.</p>	<p>Question and answer</p> <p>Observation of participation in the whole group discussions on the importance of budgeting.</p> <p>Completion of forms</p> <p>Observation of participation in the whole group discussions and paired activities.</p>	<p>Read and understand words and phrase commonly used on formsRw/E3.2</p> <p>Improve skills and knowledge of budgeting</p> <p>Develop writing skills</p> <p>Develop reading skills</p> <p>Develop numeracy skills</p>
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## Skills for Life Support Programme

		Agree and make the plans for the trip the next week	timetables etc. Paper, pens etc			
<b>Week No 5</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Trip out	To contribute to planning, budgeting and evaluation of trip out. Each family to contribute to a specific aspect of the trip. Complete a spread sheet of the expenditure for the trip.	Information on the venue to visit.  Packed lunch.	Action songs and rhymes, related to transport and visits. Scrap book entry, photos and diary for the visit.	Observation.	
<b>Week No 6</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Talking about Money	Discussion and evaluation of the visit, share ideas about what could have been improved- including food, transport, venue, age related activities for children, value for money etc.  The language of money-discuss the different terms used- what do they mean? Understanding offers- getting to grips with fraction and percentages.	Parent's Guide to Money  BBC Raw – Planning your Money Together – DVD extract for discussion <a href="http://www.bbc.co.uk/ra/w/money/set_up_home/planning_your_money_together">www.bbc.co.uk/ra/w/money/set_up_home/planning_your_money_together</a>	Stories, action songs and rhymes related to numbers.  Free play activities related to the visit.  Collect information, questions to	Participation in verbal question and answer sessions  Participation in whole and small group discussions Small group presentations to main group	Listen and respond to questions on a range of subjects SLlr/L1.5  Identify the main points and specific details Rt/L1.3  Follow and

## Skills for Life Support Programme

		<p>Discussion on importance of children's developing language and range of vocabulary.</p> <p>Using a range of pre prepared case studies learners explore household budgeting.</p> <p>In small groups learners will skim and scan a text for examples from BBC RAW Money, Money made clear leaflets, Parent's Guide to money etc. to identify meaning.</p> <p>Each pair share with the main group key points from the information they have found, short presentation to main group. Discussion, clarification and identifying information and language to find out more about from visit speaker next week.</p> <p>Find the best offer- identify the best offer from a range of offers given (e.g. 2 for the price of 1)</p>	<p>Case studies relating to family budgets for completion and discussion</p> <p>Parent's guide to money and Money made clear leaflets.</p> <p>BBC RAW Money – Longer term Insurances – handout for discussion <a href="http://www.bbc.co.uk/ra/w/money/family/longer_term_insurances.shtml">www.bbc.co.uk/ra/w/money/family/longer_term_insurances.shtml</a></p> <p>BBC RAW Money – Longer Term Insurances Quiz - <a href="http://www.bbc.co.uk/ra/w/money/family/longer_term_insurances.shtml">www.bbc.co.uk/ra/w/money/family/longer_term_insurances.shtml</a></p>	<p>ask visiting speaker in week 8.</p> <p>Collect more examples of offers to share next week.</p>		<p>contribute to discussions on a range of topics SLd/L1.1</p> <p>Speak clearly in a way that suits the situation SLc/L1</p> <p>Develop listening skills</p> <p>Develop reading skills</p> <p>Develop oral communication skills in different settings</p> <p>Add, subtract, multiply and divide sums of money &amp; record Multiply &amp; divide whole numbers by 10 and 100</p>
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## Skills for Life Support Programme

						Recall multiplication facts up to 10x10 & make connections with division facts. N1/L1.5 (add multiples, squares & rounding)
<b>Week No 7</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	<p>Bargain offers</p> <p>Understanding who does what.</p> <p>Understanding benefits and tax credits.</p>	<p>Discuss bargain offers collected and work out what they mean. Work out value for money.</p> <p>In pairs look at information on different types of organisation who offer support e.g. CAB, Credit Unions etc. Identify key points and discuss as a group.</p> <p>In pairs look at information on different benefits and tax credits from Parent's guide to money and other leaflets.</p> <p>Discussion on what support there is for families e.g. for childcare. Look at the questionnaire and tax credits calculator.</p>	<p>Examples of bargain offers for a range of products.</p> <p>Parent's Guide to Money interactive CD ROM</p> <p>Tax credits questionnaire and calculator: <a href="http://www.hmrc.gov.uk/taxcredits/questionnaires.htm">www.hmrc.gov.uk/taxcredits/questionnaires.htm</a></p> <p>DVD extract for discussion – Everyday Adventures</p>	<p>Home activities</p> <p>Collect information, questions to ask visiting speaker next week.</p>	<p>Verbal question and answer</p> <p>Whole and small group discussion</p> <p>Completion of individually assessed accreditation activities</p> <p>Completed forms and documents from the tax questionnaire</p>	<p>Listen and understand explanations SL/L1.2</p> <p>Read and understand words and phrase commonly used on forms Rw/E3.2</p> <p>Develop listening skills</p> <p>Develop reading skills</p>

## Skills for Life Support Programme

		Discuss and collect questions to ask visiting speaker next week.	<p>DCSF June 2009 – Animation.</p> <p>Quiz – benefits available to support families</p> <p>Parent’s Guide to Money</p> <p><a href="http://www.parentsguidetomoney.co.uk/entitlement/child_benefit_cash_for_every_family.html">www.parentsguidetomoney.co.uk/entitlement/child_benefit_cash_for_every_family.html</a></p> <p>Pens and paper</p> <p>Local directory for sources of support.</p> <p>Pre prepared accreditation activities</p>		and tax calculator	Improve skills and knowledge of budgeting
<b>Week No 8</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Outside speaker from CAB.	Learners will have a more detailed understanding of what the Citizen’s Advice Bureau offers.	<p>Representative speaker(s) from CAB</p> <p>CAB general</p>	Stories, action songs and rhymes related to numbers.	<p>Question and answer</p> <p>Whole and small group</p>	Listen and understand explanations SL/L1.2

## Skills for Life Support Programme

		<p>Finalise questions and terms to ask visiting speaker from those collected over last two weeks and from home activity.</p> <p>Learners read the CAB general leaflet individually and then in small groups identify the services that the CAB are able to offer and record on flip chart paper. Learners to then prepare a list of questions in small groups to ask the CAB speaker relating to services and advice the CAB can offer.</p> <p>Learners will have the opportunity to review their personal learning goals</p>	<p>information leaflet</p> <p>Blank question sheets to pre prepare questions to ask outside speaker</p> <p>Pens and paper. Flip chart paper and pens.</p> <p>Individual Learning Plans and course review diary sheets.</p>	<p>Free play activities related to the visit.</p> <p>Find out about another organisation that offers information on money matters.</p> <p>Gather information re visit to share next week.</p>	<p>discussion</p> <p>Completion of flip chart sheets and paper based questions.</p>	<p>Ask questions to obtain specific information SLc/L1.2</p> <p>Develop listening skills</p>
<b>Week No 9</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Planning a trip out	<p>Discussion about information collected for home activity. Comparison of costs and interest for the age group of children and for adults.</p>	<p>Flip chart and pens.</p> <p>Information leaflets on places to visit, costs,</p>	<p>Joint activities. Action rhymes, playing games / activities with numbers and developing</p>	<p>Question and answer</p> <p>Observation of participation in the whole</p>	<p>Read and understand words and phrase commonly used on forms</p>

## Skills for Life Support Programme

		<p>In pairs work on specific aspect of planning for the trip: transport; food etc and present a case for an option.</p> <p>List of items each family needs to bring next week, where to meet etc.</p> <p>Agree and make the plans for the trip the next week</p>	<p>transport options, timetables etc.</p> <p>Paper, pens etc</p>	<p>speaking and listening. Free play shop activities.</p> <p>Home activities</p> <p>Action songs and rhymes, related to transport and visits.</p> <p>Collect together items needed for the trip next week</p>	<p>group discussions on the importance of budgeting.</p> <p>Completion of forms</p> <p>Observation of participation in the whole group discussions and paired activities.</p>	<p>Rw/E3.2</p> <p>Improve skills and knowledge of budgeting</p> <p>Develop writing skills</p> <p>Develop reading skills</p> <p>Develop numeracy skills</p>
<b>Week No 10</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Trip out	<p>To contribute to planning, budgeting and evaluation of trip out.</p> <p>Each family to contribute to a specific aspect of the trip.</p> <p>Complete a spread sheet of the expenditure for the trip.</p>	<p>Information on the venue to visit.</p> <p>Packed lunch.</p>	<p>Action songs and rhymes, related to transport and visits.</p> <p>Scrap book entry, photos and diary for the visit.</p>	Observation.	
<b>Week No 11</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>		<b>Assessment</b>	<b>Literacy/ numeracy</b>

## Skills for Life Support Programme

						<b>references</b>
	<p>Outside speaker on Credit Union's</p>	<p>Discuss trip out from last week. Put together a small book on the trip with photos and words to share with child.</p> <p>Understand range of services and advice that can be offered by the Credit Union and other associated agencies.</p> <p>Learners contribute questions into a box anonymously that can be asked to the visiting speaker. Questions to be phrased correctly and be grammatically correct including the use of appropriate punctuation. Learners will take it in turns to ask a question from the box.</p> <p>Opportunity to review their personal learning goals Individual feedback on assessed accreditation activities</p>	<p>Information leaflets on Credit Unions</p> <p>Prepared questions to ask the Credit Union representative</p> <p>.</p> <p>Individual Learning Plans and course review diary sheets</p>	<p>Action songs and rhymes, related to the transport and visit.</p> <p>Role play related to the visit.</p> <p>Home activity. Share book made in session with child</p> <p>Collect information on utility costs and offers to bring to session next week.</p>	<p>Participation in question and answer session with outside speaker present.</p> <p>Participation in pair's activities.</p> <p>Completion of bookmarks</p>	<p>Develop listening skills</p> <p>Identify the main points and specific details Rt/L1.3</p> <p>Ask questions to obtain specific information SLc/L1.2</p>
<b>Week No 12</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>

## Skills for Life Support Programme

	Utilities-comparing and switching.	Utilities-comparing and switching.  In pairs look at information on different offers and calculate the best – present the information to the group.  Discussion about different ways in which information is presented.	Information on different offers re utilities.	Action songs and rhymes relating to times of the year.  Free play, water play, pouring and measuring cooking, play dough.  Play dough.  Collect information on mobile phone costs and offers.		Read, write, order & compare common fractions and mixed numbers N2/L1.1 –link to quarterly payments-representing a year/half a year etc Extract and interpret information (e.g. in tables, diagrams, charts and line graphs) HD1/L1.1
<b>Week No 13</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Mobile phones calculating value for money	Choosing a mobile phone-choose best contract. Use internet & leaflets brought in, discuss, calculate and compare the different offers.	Computers.  Examples of mobile phone contracts, costs and offers	Action songs, stories and rhymes related to communication. Free play		Read, write, order & compare common fractions and mixed

## Skills for Life Support Programme

		<p>Intro Excel-create a simple chart or graph based on info collated.</p> <p>Discussion about communication with children, importance of giving attention. Discussion about use of mobile phones, when, where pros and cons.</p>	<p>represented in different formats including diagrams, charts etc.</p>	<p>activities related to communication phones etc.</p> <p>Collect ideas for visit and prepare a presentation to argue the case including value for money.</p>		<p>numbers N2/L1.1 –link to quarterly payments-representing a year/half a year etc</p> <p>Extract and interpret information (e.g. in tables, diagrams, charts and line graphs)</p> <p>HD1/L1.1</p> <p>Extract and interpret information (e.g. in tables, diagrams, charts and line graphs)</p> <p>HD1/L1.1</p> <p>Collect, organize and represent discrete data (e.g. in tables, charts, diagrams and line graphs)</p> <p>HD1/L1.2</p>
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## Skills for Life Support Programme

<b>Week No 14</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Planning a trip out	<p>Discussion about information collected for home activity. Presentations – making the case for a trip out. Comparison of costs and interest for the age group of children and for adults.</p> <p>In pairs work on specific aspect of planning for the trip: transport; food etc and present a case for an option.</p> <p>List of items each family needs to bring next week, where to meet etc.</p> <p>Agree and make the plans for the trip the next week</p>	<p>Flip chart and pens.</p> <p>Information leaflets on places to visit, costs, transport options, timetables etc.</p> <p>Paper, pens etc</p>	<p>Joint activities. Action rhymes, playing games / activities with numbers and developing speaking and listening. Free play.</p> <p>Home activities</p> <p>Action songs and rhymes, related to transport and visits.</p> <p>Collect together items needed for the trip next week</p>	<p>Question and answer</p> <p>Observation of participation in the whole group discussions on the importance of budgeting.</p> <p>Completion of forms</p> <p>Observation of participation in the whole group discussions and paired activities.</p>	<p>Read and understand words and phrase commonly used on forms Rw/E3.2</p> <p>Improve skills and knowledge of budgeting</p> <p>Develop writing skills</p> <p>Develop reading skills</p> <p>Develop numeracy skills</p>
<b>Week No 15</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Trip out	<p>To contribute to planning, budgeting and evaluation of trip out. Each family to contribute to a</p>	<p>Information on the venue to visit.</p> <p>Packed lunch.</p>	<p>Action songs and rhymes, related to transport and</p>	<p>Observation.</p> <p>Taking part in the trip and</p>	

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		specific aspect of the trip. Complete a spread sheet of the expenditure for the trip.		visits. Scrap book entry, photos and diary for the visit.	decision making	
Week No 16	Content	Objectives/outcomes	Resources	Joint/ home activity	Assessment	Literacy/ numeracy references
	Saving for the future  Attitudes to saving	Introduction to savings: (Cashwise p18,19) different ways to save, including what can be done at home e.g. lowering heating bills; changing food shop as well as putting money aside. Discussion and calculations of potential savings re different possible changes. Enter on spread sheet to compare and produce chart to represent.  Skim and scan information from the Child Trust Fund site and Family Learning in Children's Centres.  Information specifying different ways for children to save to develop their understanding of the options available to them now and in the future through watching DVD clips followed by structured group discussion.	Parent's Guide to Money Parent's Guide to Money CD Rom DVD 'A Load of Dosh' – extracts for discussion  <a href="http://www.parentsguidetomoney.co.uk/savings/savings.html">www.parentsguidetomoney.co.uk/savings/savings.html</a>  Child Trust Fund website - <a href="http://www.childtrustfund.gov.uk">www.childtrustfund.gov.uk</a> Leaflets about the Child Trust Fund Range of activities for parents in a pre prepared booklet	Action songs and rhymes, related to transport and visits.  Identify ways to make some savings based on discussion in group.  Finish scrap book about visit last week to share with child.	Observation  Participation in quiz	Listen and understand explanations SL/L1.2  Identify the main points and specific details Rt/L1.3  Develop listening skills  Develop reading skills  Read, estimate, measure and compare using common units and instruments MSS1/L1.4

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		Discussion on saving, and different attitudes to risk. Look at the on-line quiz	of questions			(add, subtract measures; convert units of measure)
<b>Week No 17</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	<p><b>Borrowing</b> Is borrowing money the only option? Things to think about before you borrow Different ways to borrow</p>	<p>Share completed scrap books about visit last week.</p> <p>Discussion on borrowing, what do we need to consider? Complete a spider diagram to record answers.</p> <p>Consider the different ways to borrow money using pre prepared cards. In small groups learners to sort the cards into three piles based on what they consider to be the cheapest, moderate and most expensive ways to borrow money with an optional fourth pile where learners are unsure or do not have sufficient knowledge to make an informed decision.</p> <p>Including alternatives such as renovating existing items, lending from a friend or family, buying second hand, using an online sharing service e.g. Freecycle where people donate items they no</p>	<p>Parent's Guide to Money</p> <p>Parent's Guide to Money CD-ROM Calculators to help you – Debt</p> <p>Video clip Loan Sharks e.g. at BBC RAW Money site (<a href="http://www.bbc.co.uk/ra/money">www.bbc.co.uk/ra/money</a>) Case studies - Is borrowing money the only option?</p> <p>Pre prepared cards – different ways to borrow money</p> <p>Video extract – Credit Unions e.g. BBC RAW</p>	<p>Action songs, rhymes and stories. Free play shops and banks.</p> <p>Share scrap books of visit with child.</p>	<p>Question and answer</p> <p>Whole/small group discussion</p> <p>Completion of individual activities</p>	<p>Organise writing Wt/E3.2 Develop oral communication skills in different situations Respect turn taking rights of other during discussions SLd/L1.2 Read, write and order numbers N1/ (E3.1 or L1.1)</p> <p>Develop oral communication skills in different situations</p> <p>Develop numeracy skills</p>

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		<p>longer need or request items that others may no longer require, LETS – local exchange trading systems</p> <p>Explore the implications of becoming involved with loan sharks and the role of credit unions.</p> <p>Using a collection of paper-based source materials that show the costs of different types of borrowing explore the options when paying back money that has been borrowed and explore some of the key vocabulary relating to borrowing money.</p> <p>Using of the <b>Debt</b> calculator (located in the Parents Guide to Money calculator tools CD ROM) learners will calculate both the interest rates and the costs involved in borrowing money using the above source materials for reference.</p>	<p>money</p> <p>Example information on borrowing money</p> <p><b>Debt calculator</b> - <a href="http://www.parentsguidetomoney.co.uk/calculators/calculator4.html">www.parentsguidetomoney.co.uk/calculators/calculator4.html</a></p> <p>BBC Raw Money – sources of help in a crisis - <b>handout</b> <a href="http://www.bbc.co.uk/raw/money/in_a_crisis/index.shtml">www.bbc.co.uk/raw/money/in_a_crisis/index.shtml</a></p> <p>Evaluation exercise</p>			
<b>Week No 18</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Making choices for	Detailed understanding of the range of services and advice that	Parents Guide to Money	Action songs, rhymes and	Whole and small group	Listen for and identify

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	<p>the future; employment and child care options.</p> <p>Visit by Job Centre</p> <p>Paying for Childcare</p>	<p>can be offered by the Jobcentre plus.</p> <p>Explore the range of childcare options through input from jobcentre plus and reading information and then compare costs including hourly rates to make a comparison of daily/weekly costs overall to include multiplying decimals using a calculator.</p> <p>Consider the financial support available in different situations and understand the implications, advantages and disadvantages of each.</p> <p>Start to make cards or board game – linked to different job roles. For example happy families card game, lotto or snakes and ladders.</p>	<p><b>Child Care Calculator</b>  <a href="http://www.parentsguidetomoney.co.uk/calculators/calculator7.html">www.parentsguidetomoney.co.uk/calculators/calculator7.html</a></p> <p><a href="http://www.moneymadeclear.fsa.gov.uk/guides/family/bringing_up_a_family.html#review">www.moneymadeclear.fsa.gov.uk/guides/family/bringing_up_a_family.html#review</a></p> <p><a href="http://www.direct.gov.uk/en/Parents/Childcare/DG_4016029">www.direct.gov.uk/en/Parents/Childcare/DG_4016029</a></p> <p>Materials for making card or board game.</p>	<p>stories related to different work options.</p> <p>Free play different job roles.</p> <p>Home activity</p> <p>Complete card or board game. Bring in next week to share and laminate.</p>	<p>discussion</p> <p>Observation, taking part in discussions, questions and making of game.</p>	<p>relevant information SL1r/L1.1</p> <p>Add and subtract sums of money using decimal notation (MSS1/E3.1)</p> <p>Use a calculator to calculate using whole numbers and decimals to solve problems in context and to check calculations (N2/E3.4)</p> <p>Develop listening skills</p> <p>Develop problem solving strategies</p>
<b>Week No 19</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy</b>

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						<b>references</b>
	<p>Planning celebration event.</p> <p>Looking after yourself and your family.</p>	<p>Share games made last week. If appropriate laminate.</p> <p>Discussion on what keeps us well including time for self, listening to and being listened to, being respected and respecting others. Physical and mental well being.</p> <p>In pairs discuss how we can try to give ourselves and families what we need. Discussion on low and no cost options.</p> <p>Explore the range of benefits available to maintain good health including the health in pregnancy grant, free prescriptions, free eye tests and vouchers for glasses and free dental treatment.</p> <p>In small groups learners will take one of the above and prepare a short presentation to make to the rest of the group in an appropriate level, SfL numeracy and or literacy test.</p>	<p>Parents Guide to Money Sample forms to complete</p> <p>A range of information leaflets. Key word glossary</p> <p><a href="http://www.healthystart.nhs.uk/">http://www.healthystart.nhs.uk/</a> - link to website on.</p> <p>Pre prepared handout using information from the above site.</p> <p>Cloze exercises as prompts to assist in the preparation of the presentations.</p> <p>SfL test papers</p>	<p>Action songs, stories and rhymes.</p> <p>Free play related to different job roles.</p> <p>Contribute to preparation and planning for celebration event.</p>	<p>Participation in discussions.</p> <p>Observation of small group activity.</p> <p>Contribution to final presentation preparation and delivery.</p>	<p>Spell correctly common words (fill in a form) Ww/E3.1</p> <p>Use different reading strategies to obtain information Rt/L1.5</p> <p>Develop listening skills</p> <p>Develop reading skills</p> <p>Develop numeracy skills</p>
<b>Week No 20</b>	<b>Content</b>	<b>Objectives/outcomes</b>	<b>Resources</b>	<b>Joint/ home activity</b>	<b>Assessment</b>	<b>Literacy/ numeracy references</b>
	Celebration	Collate information on sources of	Course	Joint activities	Completion of	Find and

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	<p>event</p> <p>Exploring local sources of support for financial help</p> <p>Course evaluation Completion of ILPs</p> <p>Information advice and guidance.</p>	<p>local help and advice in relation to finances as collected over the course into an individual directory using their chosen format.</p> <p>Complete course evaluation and final review of personal learning goals.</p> <p>Information, advice and guidance about progression opportunities.</p> <p>Prepare for the celebration event with children.</p>	<p>evaluation forms Individual Learning Plans.</p>	<p>to celebrate the course, food, songs, stories and a visit. Dressing up and role play for different jobs. Stories and rhymes</p>	<p>course evaluation forms and final review of personal learning goals.</p>	<p>obtain information Rt/L1.5</p> <p>Produce legible text Ww/E3.3</p> <p>Gain information, advice and guidance.</p>
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## Skills for Life Support Programme

### Useful Websites and resources:

Move On website for maths and family learning <http://www.move-on.org.uk/>.

Embedded learning materials including a unit on Family Finance are downloadable from:

<http://rwp.qia.oxi.net/embeddedlearning/search.cfm>

The BBC RaW Money web pages with materials including quizzes and stories for the public to access:

<http://www.bbc.co.uk/raw/money>

[www.parentsguidetomoney.co.uk](http://www.parentsguidetomoney.co.uk)

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

[www.moneymadeclear.fsa.gov.uk/products/products\\_explained.html](http://www.moneymadeclear.fsa.gov.uk/products/products_explained.html)

[www.citizensdebtadvice.org](http://www.citizensdebtadvice.org)

[www.dealscentre.co.uk/](http://www.dealscentre.co.uk/)

[www.searchfreebies.co.uk/](http://www.searchfreebies.co.uk/)

[www.myvouchercode.co.uk/](http://www.myvouchercode.co.uk/)

[www.day-tripper.net/](http://www.day-tripper.net/)

[www.entitledto.co.uk](http://www.entitledto.co.uk) (checks benefit entitlement)

[www.moneymatterstome.co.uk](http://www.moneymatterstome.co.uk)

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)

[www.childtrustfund.gov.uk](http://www.childtrustfund.gov.uk)

CAB offers a range of advice services at local level in addition to the 14 Regional Financial Capability Fora in England and Wales Open to anyone who has an interest in financial matters, the forums meet three or four times a year. To find out more or to contact your local fora coordinator follow the link below:

[http://www.citizensadvice.org.uk/index/aboutus/citizens\\_advice\\_service\\_partnerships/financialskillsforlife/fsfl\\_our\\_work/fsfl\\_fin\\_cap\\_forums.htm](http://www.citizensadvice.org.uk/index/aboutus/citizens_advice_service_partnerships/financialskillsforlife/fsfl_our_work/fsfl_fin_cap_forums.htm)

pfeg are specialists in delivering financial advice to schools and local authorities. They have a range of financial resources available on their website which are specifically aimed at working with money and children. The majority of materials are Quality Mark Approved and some are free to order. More information can be found at <http://www.pfeg.org/> and their resources can be accessed at

[http://www.pfeg.org/teaching\\_resources/resources/index.html](http://www.pfeg.org/teaching_resources/resources/index.html).

Jobcentre Plus <http://www.jobcentreplus.gov.uk/JCP/index.html>

Union Learning Representatives (ULR's) <http://www.unionlearn.org.uk/ulr/index.cfm>

## Skills for Life Support Programme

A list of resources can be found at <http://shop.niace.org.uk> including:

- Adult Financial Capability Framework - second edition\*
- Financial Literacy and Family Learning - Tutor Resources
- Financial Literacy Activities for Entry Level 2 Learners
- A Load of Dosh (CD-Rom)
- Financial Literacy and Family Learning in Children's Centre
- Moneyscenes Photos to Support Financial Literacy Programmes
- Literacy and Numeracy in a Financial Context Modular programmes
- Literacy and Numeracy in a Financial Context Short Programmes
- Supporting the Adult Literacy and Numeracy Core Curricula Tutor Support Resource Mapping Materials
- Moneytalk CD ROM
- Money go round Money Skills for Young People CD ROM
- Confident Consumer
- Colossal Cards
- MoneyPower CD-Rom
- Money Go Round CD-ROM
- Financial Products Resources Pack