

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

Maths and Money Programme

12 two-hour sessions + celebration event + home activity: 30 glh

Adults: Level 2 and below

Children from Early Years Foundation Stage (EYFS) to Key Stage 1

Linked to: Adult literacy and 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> , RARPA and Information, Advice and Guidance (IAG)

Overall course aims and objectives:

Aims:

- To raise awareness and understanding of financial concepts.
- To enable learners to gain a basic understanding of the language of finance.
- To improve the underpinning numeracy skills of learners.
- To offer adult learners the opportunity to take SfL qualifications.
- To signpost learners to progression routes.

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Objectives:

By the end of the course learners will:

- add and subtract amounts of money confidently
- calculate 'best buys'
- recognise the importance of keeping to a budget
- know some of the methods used to teach maths in school.

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
1. Does money grow on trees? Establishing the group	<p>Aim(s): Consider the types of money we use and where we get it from.</p> <p>Learning outcomes – refer to group and individual learner needs:</p> <ul style="list-style-type: none"> Understand and recognise the range of monetary alternatives available. Recognise and explain sources of income <p>Welcome, domestics, introductions. Icebreaker – Money in plastic bags, guess amount, what would you buy?</p> <p>Focus on children – identifying ages of children & their experiences of money</p> <p>Enrolment forms, ground rules, boundaries for advice, etc.</p> <p>Introduce and lead discussion to explore different monetary systems – cheques, credit cards, jewellery, camels, etc.</p> <p>Small group discussions to list sources of income & to share with larger group.</p> <p>Introduce expenditure and ask learners to consider during the week their 'outgoings'.</p>	<p>Coin rubbings</p> <p>Purse pictures – make amounts using coins.</p>	<p>MSS1/E1.1 MSS1/E2.1</p> <p>SLd/E3.2</p> <p>Wt/E2.1</p>	<p>Improved communication Develop listening skills.</p>	<p>Loads of Dosh CD-ROM</p> <p>Financial literacy activities for adults: Entry 2 learners</p> <p>Financial literacy and family learning – Tutor resources</p> <p>Moneyscenes Photos to Support Financial Literacy Programmes</p> <p>Money-based activities drawn from Pfeg resources</p> <p>Adult Financial Capability Framework</p> <p>Making Sense of your money</p> <p>Initial assessment materials: Folders</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>Introduce ILPs. Introduce weekly diaries.</p> <p>Discuss importance of discussing language of maths with children: more than, less than, fewer etc. (age appropriate). Number rhymes and songs etc.</p> <p>Explain home activities to share with children. Plenary.</p>				<p>Scrapbooks Disposable cameras Dictionaries Magazines/ newspapers Enrolment forms ILPs Diaries</p>
<p>2. Budget or bust.</p> <p>Look at why budgeting is important. Work on budgets and raise any issues.</p>	<p>Aim(s): Introducing budgeting</p> <p>Learning outcomes: (each week refer to group and individual learner needs)</p> <ul style="list-style-type: none"> • Compare budgets in case studies. • Calculate budgets. • Participate in games. <p>Welcome and register. Icebreaker – Price tags on sweets.</p> <p>Recap on previous week's learning and home activities.</p> <p>Pairs examine and comment on budget case studies – will they balance? Discuss implications of these budgets.</p>	<p>Draw picture of favourite sweets, and find out price</p>	<p>MSS1/E2.1 N1/E3.9 N2/E3.4 SLd/E3.2</p>	<p>Develop oral communication skills in different situations</p> <p>Improve skills and knowledge for budgeting</p>	<p>As for session 1</p> <p>Budget case studies</p> <p>Games</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>In pairs or small groups discuss ways of making savings in your everyday lives. Share ideas/discuss.</p> <p>Play budgeting game</p> <ul style="list-style-type: none"> • Monopoly • Game of Life <p>Focus on children: language and maths (age appropriate). Discuss home activity: talk about ways to encourage children to learn about the value of items.</p> <p>Complete diary.</p> <p>Plenary.</p>				
3. Best buys Best buys and bartering.	<p>Aim(s): Make informed decisions about 'best buys' and gain an understanding of bartering.</p> <p>Learning outcomes:</p> <ul style="list-style-type: none"> • Calculate some 'best buys'. • Understand some of the pitfalls in bulk buying. • Barter with others <p>Welcome and register. Icebreaker – The week's best buy Recap on budgeting. Refer to FSA materials.</p>	<p>Go shopping with a limited amount of money.</p> <p>Make a collage of spending (use wrappers, etc) showing sums</p>	<p>MSS1/L1.1 N1/L1.3 N1/E3.9</p> <p>SLc/E2.1 N1/E3.3</p>	<p>Improve skills and knowledge for budgeting.</p> <p>Develop oral communication skills in different situations.</p> <p>Develop maths skills.</p>	<p>As session 1</p> <p>Leaflets, catalogues, etc.</p> <p>Laminated photos</p> <p>Write on, wipe off pens.</p> <p>Purses and money Sugar paper and glue</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>In pairs, complete 'best buy' exercises based around current leaflets/catalogues/ etc. Feed back to group. Link to relevant maths: x2, 3 for 2: strategies for mental maths</p> <p>In groups, choose 5 photographs and decide on values; allocate value to each from 1 to 5. Barter with other group members. Total points on cards held at end of bartering session.</p> <p>Why is bartering not as logical as money? – Emotional attachment, need, etc. Values discussion.</p> <p>Refer to 'One Red Paperclip' and suggest Internet search. Refer learners without internet access to free library service. Check on internet experience of learners and families.</p> <p>Focus on children: appropriate curriculum. Explain home activity for children.</p> <p>Diary.</p> <p>Plenary.</p>				

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
4. Cheap as Chips Making savings on food costs	<p>Aim(s): Consider ways to cut costs in food budget</p> <p>Learning outcomes:</p> <ul style="list-style-type: none"> Calculate differences in price between buying and making some popular foods. Identify savings in food shopping. <p>Welcome and register. Icebreaker – Tell us about one meal that you have made this week. Recap on last week and any information searches on internet.</p> <p>Practical food preparation: make some dishes, e.g. chocolate crispies, vegetable soup, shepherds pie.</p> <p>Compare prices of what we have made per portion with shop bought. Discuss/comment on quality issues. Did we save on cost?</p> <p>Tasting and discussion of children's diet.</p> <p>Diary</p> <p>Explain home activities & importance of practical activities to reinforce understanding.</p> <p>Plenary</p>	Play food snap or matching game.	SLc/E3.1 SLc/L1.1 N1/L1.3 N1/E3.9 SLd/E3.2	Improve skills and knowledge for budgeting Develop skills for working in a group	Ingredients and utensils Containers Price lists. Internet access for online shopping if available Snap/matching cards

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
5. Spend or save	<p>Aim(s): Consider options for saving money.</p> <p>Learning outcomes</p> <ul style="list-style-type: none"> Learn financial terms and meanings. Calculate interest rates and decide which is best deal for each individual. Consider opportunities for gaining a national qualification in maths. <p>Icebreaker – Tell us one way that you saved money this week. Recap on last week.</p> <p>If you have some spare cash, what do you do with it? Write on a sticky note, in secret. Collect notes and lead discussion on comments.</p> <p>Introduce quiz of basic financial terms (interest, AER, deposit....)</p> <p>Demonstrate calculation of simple % and provide practice problems to pairs.</p> <p>Discuss methods used by learners and how they can improve their maths.</p> <p>Introduce opportunity to prepare for national qualifications.</p> <p>Examine a range of leaflets from banks, choose one and calculate how much interest you would gain in a given period.</p>	Make a money box – papier mâché or clay.	<p>Wt/E2.1</p> <p>MSS1/L1.1</p> <p>SLd/E3.2</p>	<p>Develop numeracy skills</p> <p>Improve skills and knowledge for budgeting</p>	<p>Sticky notes</p> <p>Bank leaflets</p> <p>Clay/ papier mâché</p> <p>Child Trust information</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>Discuss pros and cons of different accounts. Ensure understanding of Annual Rates and that money needs to be left to gain benefits advertised.</p> <p>Saving for children. If you decide to save some money where is the best place to put it? Child trust funds. Explain home activity Plenary.</p>				
<p>6. Planning something special</p> <p>Forward planning</p>	<p>Aim: To consider planning for the unexpected and/or sudden demands on our finances.</p> <p>Learning outcomes:</p> <ul style="list-style-type: none"> Identify events which cost extra money and deviate from your budget and plan ways of meeting these. Learn of sources of impartial financial information and advice. <p>Icebreaker – Tell us about a day trip or activity you have arranged for your family. What unexpected and planned activities will you need to budget for? List on flipchart.</p> <p>Play Football Manager game. How does this compare to your life choices? Discuss</p>	Decorate money box Football strip activity (from Money Bags)	<p>SLc/E3.1 SLc/L1.1</p> <p>MSS1/L1.1 N1/E3.9 N1/L1.3</p>	<p>Improve skills and knowledge for budgeting</p> <p>Develop skills for making choices</p>	<p>Football game</p> <p>Game blanks, pens.</p> <p>Paper, pens, paint</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>Make a game to play with your child</p> <p>Introduce plan to arrange a group visit. Preliminary ideas.</p> <p>Speaker from Credit Union/ CAB/ etc. for information on getting advice if needed</p> <p>Focus on children: saving pocket money</p> <p>Plenary. Explain home activity</p>				
7. Making things happen	<p>Aim(s): To plan a trip for the group.</p> <p>Learning outcomes</p> <ul style="list-style-type: none"> • Participate in discussion to agree trip. • Calculate the cost of trip and suggest ways to reduce these costs. • Access web site for maths work. <p>Recap on last week and any additional information gained during the week.</p> <p>Planning a trip: small groups look at area allocated and use web, leaflets etc. to work out best deal, what we do, travel costs, food etc.</p> <p>Each group to deliver findings with explanations.</p> <p>Discuss and agree details.</p> <p>Calculate total budget for trip: have we missed anything or can</p>	Play game made last week	<p>SLc/E3.1 SLd/E3.2</p> <p>MSS1/L1.1 N1/L1.3 N1/E3.9</p>	<p>Improve skills and knowledge for budgeting</p> <p>Develop skills for making decisions</p> <p>Develop an interest in learning for self and family</p>	<p>Computer suite if possible</p> <p>Leaflets and information</p> <p>Atlas</p> <p>Games – laminated with dice and counters.</p> <p>Formative assessment tool</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>we save any money?</p> <p>If computer suite available, access web sites for information</p> <p>Access skills wise web site</p> <p>Diary – reflect on own maths skills. Review learning to date and check learners' needs</p> <p>Home activity</p> <p>Plenary</p>				
8 Cooking for a fiver	<p>Aim(s): To show that it is possible to provide a healthy meal for £5</p> <p>Learning outcomes:</p> <ul style="list-style-type: none"> Plan a meal for four people within a budget. Add amounts of money up to £5. <p>Recap on what is needed to keep to a budget.</p> <p>In pairs plan and cost out menu using cookery books and price sheets.</p> <p>Explain any changes to menu to keep in budget.</p> <p>Design menu card or draw picture.</p> <p>Group vote to choose favourite.</p>	<p>Make a model plate of food using playdough, clay, neoprene, etc. Use any sources available e.g. internet, best buy leaflets, visit shop to calculate price and make a price tag for it</p>	<p>SLc/E3.1</p> <p>MSS1/L1.1</p> <p>N1/L1.3</p> <p>N1/E3.9</p> <p>SLc/E3.3</p>	<p>Develop numeracy skills</p> <p>Improve skills and knowledge for budgeting</p>	<p>Cookery books</p> <p>Price list</p> <p>Supermarket leaflets</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>Display menus and pictures. Design menu for café with prices.</p> <p>Identify maths skills used and introduce methods used in schools</p> <p>Input on children's curriculum: methods of addition and subtraction – noting appropriate age</p> <p>Diary Explain children's skills to be developed in home activity.</p> <p>Plenary</p>				
<p>9. Dodgy deals</p> <p>Raising awareness of scams</p>	<p>Aim: To encourage learners to think carefully before borrowing money.</p> <p>Learning outcomes:</p> <ul style="list-style-type: none"> To calculate interest paid on a loan over a given period of time. To calculate the costs involved in exchanging currency. <p>Icebreaker – You win. Recap on budgets from last week.</p> <p>Discussion of foreign money, euro and exchange rates. How can we avoid these charges? Pros and cons. Demonstrate exchange of £ and euro.</p>	Games from 'Making sense of money'	<p>SLc/E3.1 MSS1/L2.1</p> <p>SLd/E3.2</p> <p>MSS1/L1.1</p>	<p>Improve skills and knowledge for budgeting</p> <p>Develop numeracy skills</p>	<p>Currency exercise, calculators</p> <p>Cards with funding ideas</p> <p>Borrowing leaflets</p> <p>Exchange rates lists</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>In pairs, practise examples.</p> <p>Borrowing money – Where do/can we borrow money? List on flipchart. Allocate suggestion cards. In pairs list pros and cons of suggested funders on flipchart. Share in large group and invite comments.</p> <p>Revise calculation of %. Calculate cost of borrowing £5000 over 2 years from 2 different, current sources. Link to fractions: 10%, 25%, 5%.</p> <p>Handout leaflets about borrowing.</p> <p>CAB speaker (if not previously) Explain home activity Plenary</p>				
<p>10. Taste testing</p> <p>Calculating savings when shopping</p>	<p>Aim(s): To show that value brands compare favourably with named brands.</p> <p>Learning outcomes:</p> <ul style="list-style-type: none"> To calculate how much money can be saved by switching to value brands. <p>Icebreaker – Labels quiz: how many can you name?</p>	Decorate purse	<p>SLd/E3.2</p> <p>MSS1/L1.1</p> <p>N1/E3.9</p>	<p>Improve skills and knowledge for budgeting</p> <p>Develop numeracy skills</p>	<p>Labels picture cards</p> <p>Sheets</p> <p>Food sampling items.</p> <p>Felt, needles, thread.</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>Taste tests: Complete sheets. Picking the winners. Discuss any surprises.</p> <p>Handout shopping list. Calculate the cost if I have the brands listed. Substitute 6 items with Value lines and re-calculate. How much have I saved, and how much will this be over the year assuming I buy these items every 2 weeks. Refer to skills wise page for homework</p> <p>Make a felt purse for your child.</p> <p>Focus on children. Methods of multiplication used (age appropriate).</p> <p>Diaries Plenary</p>				<p>Chocolate bars Craft box</p>
11. Making money	<p>Aim(s): To identify learning.</p> <p>Learning outcomes</p> <ul style="list-style-type: none"> Devise a money-making venture. Be able to identify and avoid scams. <p>Icebreaker – Tell us 1 <i>legal</i> way in which you have made or saved money this week.</p>	<p>Plan an economical picnic to take for your trip.</p>	<p>SLd/E3.2 SLc/E3.1 SLc/E3.3</p>	<p>Improve skills and knowledge for budgeting</p> <p>Develop oral communication skills in different situations</p>	<p>Making sense of money booklets.</p> <p>Prizes.</p>

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
	<p>Exploration of scams from experiences or the media. List. Dragons Den</p> <p>In pairs plan a money making venture considering things you need to get started etc. Prepare a short presentation to give to the group. Present ideas.</p> <p>Maths assessment, opportunity to take literacy or numeracy qualification and /or complete portfolio for NOCN. Discussion identifying the benefits of gaining a qualifications</p> <p>What next? IAG.</p> <p>Review learning over the course; revisit ILPs and evaluate.</p> <p>Explain home activity: preparation for trip next week. Discussion of expectations of behaviour, questions to ask children (the importance of speaking and listening skills), getting the most out of family trips.</p> <p>Plenary</p>			<p>Develop skills for making decisions</p> <p>Gain information, advice and guidance about progression opportunities</p>	

Family literacy, language and numeracy

Family learning impact funding – Financial Capability

Session	Adult activity	Home activity	Adult numeracy / literacy core Curriculum (examples)	Generic outcomes (examples)	Suggested Resources
12 Treat time	<p>Aim(s): To have fun with child on a trip out.</p> <p>Learning outcomes :</p> <ul style="list-style-type: none"> Identify opportunities for speaking and listening with your child on new experiences. Making the most of limited resources. <p>Welcome and register. JOIN CHILDREN Explain ground rules and parental responsibility.</p> <p>Trip/ Celebration</p>	Make a collage or scrap book to remember your trip.		<p>Build relationships with in the family / community</p> <p>Develop a sense of inclusion</p>	<p>First Aid Kit Tickets Risk Assessment Camera</p> <p>Leave details at school/centre</p>

Based on Leicestershire Adult Learning Scheme of Work.