

Smart Money

Education Framework for ages 11-16 years

Banking

Banking 101

11 to 16 years



Supporting understanding of the basics of banking, borrowing, saving and why getting a bank account is important.

Guarding Against Fraud

11 to 18 years



A guide on how to recognise fraud and protect yourself, your online identity and your money. Highlights money mules and the many consequences of getting involved.



The above are core sessions to help build an understanding of the value of money, banking and keeping your money safe. Recommended for the start of any financial capability programme

Spending Choices

Savvy Shopping

11 to 16 years



Considers advertising and making smart purchases. A chance to explore what is good value, how to spot a great offer and how loyalty, reward and store cards work.

Sustainable Choices

11 to 16 years



Looks at how to be a critical consumer. From making adjustments to everyday living to choosing how and where you spend your money in order to make cost and eco savings.

Household Budgeting

11 to 13 years



A session designed to help young people understand regular household expenses such as rent, council tax, utility bills and food.

Tracking and Managing Your Outgoings

16+ years



Looks at how to manage your spending and make sure you don't get caught out by unexpected bills as well as making sure that you are getting value for money when you do spend.

Life Moments

Moving out of home

16+ years



A rundown of what you need to know when you're moving out for the first time. Learn to avoid getting hit with any unexpected bills and how to understand what you can afford.

Starting Your Career

16+ years



Useful information that you need to know when looking for or starting your first job. We cover everything from how to plan for that first interview to budgeting for accepting the role.

Kick-start Your Finances

16+ years



Adult life brings many exciting opportunities, but keeping track of your finances can become a challenge. This session looks at budgeting and tips to help you make the most of your money.

Budgeting for University Life

16+ years



Planning for university is an exciting time with much to consider but it's important to remember to budget for this next stage. This session helps understanding of the world of tuition fees, maintenance loans and how to make your money go further at university.