



Five Big Questions About Money:

How does money make us feel?

Classroom Resources





LifeSavers: An introduction

LifeSavers is a financial education programme for primary schools, helping children manage money wisely now and in the future.

LifeSavers has three key elements:

- **Intensive support to schools - teacher training and resources - to help integrate financial education with the whole school curriculum**
- **School savings clubs set up in partnership with a local credit union and run by pupils under adult supervision, with children encouraged to save small, regular amounts of money**
- **A community approach involving parents and volunteers from the local church and community**

Combining these key elements helps classroom learning to be put into practice through participation in the savings club, with the active support of parents and the wider community. This reinforces positive attitudes and behaviours from a young age when many habits around money are being formed. LifeSavers encourages children to develop a wise, generous, just and thankful attitude to money, contributing towards their character development and future life chances.

LifeSavers is a partnership between the Archbishop of Canterbury's Just Finance Foundation and Young Enterprise, the UK's leading charity that empowers young people to harness their business and personal skills.

Values-based financial education

The development of financial capability in children and young people is seen as increasingly important. Many key decisions in life involve financial considerations and young people today are required to navigate a range of financial complexities, making difficult choices that will often have a significant impact on their futures.

LifeSavers' vision is to establish an effective national financial education programme for primary schools that will equip children with the knowledge, skills and attitudes to manage money well, now and in the future.

This vision also roots financial education in a set of core values that manifest a desire for human flourishing in its widest sense – 'life in all its fullness'.

LifeSavers seeks to deliver values-based financial education. It aims to do this through the provision of teaching resources that integrate financial education and values learning and can be linked to practical learning in the form of a savings club in school.

The LifeSavers resources are made up of two sets of materials:

- **Five Big Questions About Money: classroom resources for teachers**
- **Values for LifeSavers: collective worship resources for the whole school**

Together, these resources provide a unique approach to delivering values-based financial education. Both sets of materials are based upon, and explore, four core values of **generosity, wisdom, thankfulness** and **justice**. These values have been selected as they are pertinent to discussions across a range of financial themes and topics.

The Five Big Questions About Money are mapped to the Financial Education Primary Planning Framework www.pfeg.org/PrimaryPlanningFramework. This sets out key areas of financial knowledge, skills and attitudes across four core areas of learning: how to manage money; becoming a critical consumer; managing risk and emotions; and how finance plays an important part in people's lives.

The structure of Big Questions allows us to explore all the things we can do with our money - spend, save, give, lend, invest and borrow - in relation to the four core values identified above.

The collective worship resources are a complementary and companion set of materials that make explicit links with Biblical teaching, but which also offer ideas that can be adapted easily to use in multi-faith or secular settings. They can be used alongside the Five Big Questions to engage further with each of the four core values.

Values-based financial education in practice

All LifeSavers resources are designed to be delivered flexibly to suit the requirements of individual schools, and may be used alongside other financial education resources. They provide comprehensive guidance about how these materials can be used with pupils, and show where there are opportunities to link the classroom learning to the practical savings club - making financial education real.



About Young Enterprise

Young Enterprise is the UK's leading charity that empowers young people to harness their personal and business skills. We work directly with young people, their teachers and parents, businesses and influencers to build a successful and sustainable future for all young people and society at large.



About the Just Finance Foundation

The Just Finance Foundation was established by the Church of England and Church Urban Fund to develop and implement the Archbishop of Canterbury's vision of a fairer and more just financial system. We work with credit unions, churches, schools and other local organisations to strengthen the financial resilience of communities through financial education and improved access to responsible credit and saving and free debt advice services.





Five Big Questions About Money

Welcome to the LifeSavers classroom resources: Five Big Questions About Money. These materials have been designed to engage pupils in learning about money through the lens of four core values: generosity, wisdom, thankfulness and justice. It's an approach we refer to as values-based financial education.

They are complemented by the Values for LifeSavers collective worship resources, based upon the same four values. See pages 13-14 for the LifeSavers core values.

How to use this resource

The Five Big Questions About Money are:

- Where does our money come from?
- How does money make us feel?
- What can we use our money for?
- How does our money help other people?
- How can we look after our money?

These questions have been designed to enable pupils to explore all the things we can do with our money – spend, save, give, lend, invest and borrow – in relation to the four core values identified above.

Resource Icons



Indicates activities which can link to a school-based savings club.



Indicates activities which can be used to engage parents and the wider community in children's financial education.



Indicates where there is additional factual information which may assist with delivering the activities.



Identifies relevant suggestions for scaling the activities up or down, depending on the abilities and needs of your pupils.

The activities will enable children to acquire a range of financial skills and knowledge, whilst also exploring how the values of generosity, wisdom, thankfulness and justice can shape their attitudes to, and decisions about, money.

There are opportunities across all of the Big Questions to link classroom-based learning to a school-based savings club. However the Big Question, 'How can we look after our money?', examines the principle of saving in detail and can be linked most closely to the practical experiences of saving provided by a school savings club.

Each Big Question contains a series of activities that address the theme and offer homework and extension opportunities. Each activity takes approximately one hour to deliver. Timings, however, may vary if, for example, creative aspects are extended or curtailed, or extension activities are incorporated.

How to use this resource

To help you navigate the materials, the Big Question structure and layout are shown below.

Financial Education Learning Themes and Outcomes
The core financial education themes at different key stages are drawn out here to guide the teacher.

Resources
A list of the resources that are provided and/or required to deliver each activity.

Values
The values box highlights the core values and principles that can be explored in the context of the financial topic in question.

Extension
Extension activities are offered for each Big Question. They can be used as suggestions or could form the basis of special theme days.

Financial Education Themes and Outcomes
The activities in this module will enable you to explore with your children the following key themes from the financial education framework. The specific learning outcomes are listed in the table below.

Resources
1 'What do we need money for?' cards
2 Needs and wants
3 You will also need:
4 A large display or whiteboard
5 Images or artefacts of items children may want or need, displayed on a screen or cut out from magazines
6 A classroom shop, notes and coins (optional)

Values
Five Big Questions: What can we use money for?
Generosity
Wisdom
This activity encourages the children to think about the things we need money for and the things that we do not need.

Extension Activities
Look at the needs and wants of children living in other parts of the world. How do their needs and wants differ from yours?
Write a letter to a friend or family member. Describe how you would spend your money if you were given £100. What advice would you give them about making a choice?

Activity: What do we need money for?
Financial Education Learning Themes and Outcomes (KS1) (Page 5-7)

Discussion: Teacher Guidance...
Remember it is important to make sure children understand that it is good to have their own opinion about money. Encourage them to share their ideas and listen to others.
Discuss how they have decided what they should spend their money on and what they should go for. Are there things they think that all the children to tell you why this is the case.
It is important that when talking about spending money that the children are reminded that they can save and give money to other people. Encourage them to think about how they might save their money.

Homework Ideas
Talk to your parents and other family members about what they need most in life – do these things cost money?
Ask them to write a list of things they would like to buy. How much would they really like, what does the list tell us about the product?

Learning Outcomes
To know about our needs and wants and spending and saving and know that we can make choices about what we do with our money for.
Pupils will be able to:
know about the things they need and want and how to spend their money.
make account of other people's needs and want when making choices about how they spend their money.
understand that they might not always be able to have everything they want straight away.

Homework
Homework activities are offered for each Big Question. They can be used as suggested or could form the basis of special theme days.

Teacher Guidance...
We know that conversations with children can go in a number of directions, so the right hand column provides more detail to draw out those values and principles that are most appropriate to that financial topic.

Activity
The activity box provides detailed financial education learning outcomes together with guidance about how to run the activity. They guide the teacher to explore key themes and values alongside the financial education learning outcomes. They also offer suggestions for differentiating the activities.

Savings Club
Look for the savings club icon for suggestions about how you might link particular activities to the savings club.

Like the Financial Education Primary Planning Framework itself, the Big Questions are designed to be flexible, each containing progressive activities which highlight the key learning outcomes from the framework and Key Stage guidance.

You can deliver the Big Questions in any order and, similarly, you can decide to deliver activities from all five or to focus on fewer.

Where in the curriculum?

In England, financial education features in mathematics and non-statutory programmes of study for Personal, Social, Health and Economic education (PSHE education) at Key Stages 1 and 2. The Big Questions could be used discretely in PSHE education delivery or as a context for literacy or numeracy work. They could form part of topic work or single-focus activity weeks. The activities could also be used to explore religious values and how these relate to our relationship with money and our behaviour.



How does money make us feel?

In this Big Question, pupils look at how money makes us feel - when we receive it, spend it, give it, save it, and if we accidentally lose it.

This is an opportunity to reflect on the role money plays in life and why we don't always need money to make us happy.

Discussion links the choices we make to the impact these choices may have on others and the consequences of our money decisions.

Links are also made to how we spend our money, knowing if we can afford the things we want to buy and the idea of saving for the things we want.



Five Big Questions:

How does money make us feel?

Financial Education Learning Themes and Outcomes



The activities in this Big Question will enable you and your children to explore the following key themes from the financial education planning framework. The specific learning outcomes are outlined in each activity.

EY&FS (Age 3–5)

- Feelings about money

KS1 (Age 5–7)

- Choices about spending
- Looking after my money

KS2 (Age 7–11)

- Keeping records
- Choices about spending and saving
- Spending and saving priorities
- Simple financial records and budgets
- Influences on spending and saving

Learning Outcomes



To know that money can affect the way we feel

Pupils will be able to:

- Know that money can affect our emotions and the way we behave, but that money does not guarantee us happiness
- Describe how they feel if they do or don't have money, and about giving money
- Explain why some people might have more or less money than they do

To recognise that we might not always have the money to buy what we want

Pupils will be able to:

- Know that things cost varying amounts and that we have to balance what we can or can't afford against our needs and wants and those of others

- Know that we can't always afford to buy everything we want (and sometimes even the things we need) but we can still be thankful for what we do have
- Recognise some ways in which we might manage our money wisely so that we can afford the things we need

Resources



- 1 Money jar poster
- 2 £5 in a jar template
- 3 Shopping record card
- 4 Shopping cards
- 5 Why can't I have that? cards (extension activity)

You will also need:

- 1 Some coins and notes
- 2 A jar
- 3 A story about money
- 4 Purses or small bags for coins (optional)
- 5 Classroom shop (optional)



Five Big Questions:

How does money make us feel?

Values



Generosity

When we are generous with our time and money, we often gain much more than we have given away.

Thankfulness

Contentment is being grateful for what we have. Always wishing we had more is not a recipe for a happy life.

Justice

A healthy, happy community is one in which the poor are treated with as much honour as the rich, and where people feel a responsibility to one another.

Wisdom

A wise person makes good choices about how they use their money, knowing that having more possessions does not guarantee happiness.

Extension Activities



- Using different coins to make £1 or £5
- Shopping activities, including prices and giving change using £1 (or larger sums if appropriate)
- Write a story or poem about money, including
 - how it makes you feel
 - how it feels not to have enough money
 - being grateful for the things we do have in life

Homework Ideas



- Talk to your parents or carers about three of the things we can do with money-spend, save and give. What are the benefits of each choice to us and to others?



Five Big Questions:

How does money make us feel?

Activity:

Money makes me feel...



Financial Education Learning Themes & Outcomes:

EY & FS (Age 3–5)

Feelings about money:

- I know that money might make me feel happy or sad.
- I can describe the way money makes me feel.
- I am beginning to understand that other people may have different feelings about money.

KSI (Age 5–7)

Looking after my money:

- I am beginning to understand the consequences of losing money or having it stolen, and how it might make me feel.

This activity is about money and the different emotions it can cause.

Start the activity by asking the children how they feel today.

- Draw a picture of yourself to show how you feel today (you might have a happy face, sad face, cross face etc.). Now show your drawing to the person sitting next to you. Can they guess how you are feeling?

Now show the children some coins and notes in a jar. Use circle time to allow the children to think about feelings to do with money. Pass the money jar around and encourage each child to answer.

- How does money make you feel?

Pin up the **Money jar poster** where all the children can see it.

- How would you feel if you had been given £5?
- How would you feel if you had lost £5?
- How would you feel if you had given £5 to help others in more need than yourself?
- How would you feel if everyone else in the class had been given £10 and you had been given just £5?



Younger children can draw pictures to show how they feel about money in certain situations. Older pupils can write down their feelings on 'coins' which they can cut out and stick on the 'money jar', or draw their own 'money jar' and write how money makes them feel around it.

Read a story about money e.g. *The Magic Paintbrush* by Julia Donaldson and Joel Stewart or the King Midas story. Talk to the children about 'money emotions' and how the different characters want different things.

- How can money make people behave?

Which characters in these stories do they think are the happiest?

Which do they like the most? (e.g. Shen or the emperor in *The Magic Paintbrush*)

Can they think of other stories about money?



Some pupils may be able to write their own simple story about money e.g. about losing money or wanting lots of money and how it makes them feel.

Discussion:

Teacher Guidance

The way we feel about things can vary from minute to minute, from place to place. Our emotions change depending on what is happening to us or where we are. Money is something that can change the way we feel and can be what motivates us to help others.

Talk about feelings such as happy, sad, angry, envious, secure, powerful, weak, worried, greedy, etc. Why might money make us feel this way?

Does it matter that some people have far more money than others?

This provides a good opportunity to explore if money always makes us happy and how we can be thankful for many things in our lives besides money, such as our health, our family and friendship.

Money affects the way we feel and the way we behave. Which feelings are most affected by money? How do we feel if we are not generous? How could being generous make us a happier person?

Provide children with the chance to reason, question and disagree.

Do we all feel the same way about money? Why might we have different feelings?

Does the way we feel depend on how much money we have? Or is it about other things too? What happens if we are always seeking to have more?

Five Big Questions:

How does money make us feel?

Activity:

What we can do with our money



Financial Education Learning Themes & Outcomes:

KS1 (Age 5–7)

Choices about spending:

- I know I have choices about how to spend my money.
- I can explain my choices about spending money.
- I understand the different choices some people make about spending money and how they are different from mine.

KS2 (Age 7–9)

Choices about spending and saving:

- I know that the choices I make about spending and saving my money can be influenced by, and have an impact on, other people.
- I can take account of other people's ideas and opinions when making decisions about spending and saving my money.
- I am beginning to understand that different people have different attitudes to, and feelings about, spending and saving money.

In this activity children are asked to make choices about how they might use money that they have.

Explain to the children that we can earn, spend, save or give money.

Discuss with the children what they would do with their money. Would they spend it, save it or give it?

Give each of the children the **£5 in a jar template** (a jar shape with 5 x £1 coins in it).

- What would you do with the money and why? Write or draw your idea inside the jar shape.

Allow the children to share their idea with the class. Talk about how many said they would spend, save or give it.

- Now you've heard what others would do, has it made you change your mind about what you would do with the money?
- How do you think a wise person would use their money?



Older pupils could think about what they might spend larger amounts of money on such as £20. They could consider how other people - their parents or older siblings for example - might spend that money.



Some pupils may use this information to create bar graphs or pie charts to show the results from the class. How many children said they would give or save?

Discussion:

Teacher Guidance

What do the children think each of these terms mean? Do we all have the same opportunity to earn, spend, save and give?

This could provide the opportunity to talk about **charities** and **giving** to others who are less fortunate than us.



Use the children's ideas about the money and what they would do with it to discuss saving as well as spending. One option to help save your money is in the school's savings club, which makes it easy to save small amounts regularly.

Some children might want to use their money to do more than one thing - to give something, to spend some and to save a little, too.

Being **wise** is not about being clever or knowing lots of facts, but about making good choices, including how to use our money.

Five Big Questions:

How does money make us feel?

Activity:

How much do I have to spend?



Financial Education Learning Themes & Outcomes:

KS2 (Age 7–9)

Choices about spending and saving:

- I know that the choices I make about spending and saving my money can be influenced by, and have an impact on, other people.
- I can take account of other people's ideas and opinions when making decisions about spending and saving my money.
- I am beginning to understand that different people have different attitudes to, and feelings about, spending and saving money.

Keeping records:

- I know some different ways of keeping track of my money.
- I can plan and track my spending and saving by keeping simple records.
- I understand why it is important to keep track of my spending and saving.

KS2 (Age 9–11)

Simple financial records and budgets:

- I can use simple financial information to plan and manage a basic budget.
- I understand that planning spending helps me to stay in control of my money.

Influences on spending and saving:

- I know that manufacturers and shops advertise to persuade me to spend my money.
- I can recognise when people are trying to influence my choices about money.

Use this activity to get children thinking about simple financial planning – knowing how much money they have and then making choices about how they might use it.

Give each child some money and a **Shopping record card**. Vary the amount of money you give each child from £1 to £10.



Adjust money amounts to suit the differing abilities of your pupils.

- Count the money you have been given. How much do you have? Write down how much you have on your **Shopping record card**.

Split the children into X groups, or groups of Y. Now give each group a set of **Shopping cards**.

- Look at the cards and choose the items you would like to buy. Write down each of the items you would like to buy and how much they cost.
- Now add up how much it will cost you to buy all the things you have chosen.
- Do you have enough money?
- How much money will you have left or how much more do you need?



If necessary, adjust the prices, e.g. rounding them up or down to the nearest 10p or reducing the price to a more manageable amount. For more able students, you could increase the prices or make the figures more complex.

Ask the children to select two items they can afford to buy and to write these down on the **Shopping record card**.

- What is the total amount you have spent?
- How did you feel if you weren't able to buy some of the items you really wanted?
- If you have money left over, what might you do with it?

In their groups, ask the children to share what they have chosen to buy and why. Was it just how much money they had or were they influenced by other things, e.g. what their friends chose to buy?

Each group should share with the whole class two things they chose to buy.



Ask older or more able children to consider other things that can influence our choices.

Discussion:

Teacher Guidance

If possible, use purses or small bags for the money as this encourages the children to keep it safe. Varying the amount of money they each have can be used to prompt discussion around the fact that we don't all have the same to spend and we might have to make different choices.



This activity could be done as a role play shopping activity. Instead of using the cards, children could 'buy' priced items from the classroom shop.

We may not always have the money that is needed to acquire all that we want. Does having more things always make us happier? Contentment comes from being grateful for the good things we already have.



Think about the possibility of saving—saving what they have left over or saving up for something they can't afford immediately. Why might saving be a good idea? Why might the money help you do something more worthwhile?

We all make different choices about spending money, and sometimes we are influenced by our friends and families or by adverts. Ask the children to consider how we might make wise choices in prioritising our spending. How can they help their parents or carers to prioritise needs over wants? For example, do they pester their parents or carers for things when in shops?

Five Big Questions:

How does money make us feel?

Activity:

If we can't afford to buy things



Financial Education Learning Themes & Outcomes:

KS1 (Age 7–9)

Choices about spending and saving:

- I know that the choices I make about spending and saving my money can be influenced by, and have an impact on, other people.
- I can take account of others people's ideas and opinions when making decisions about spending and saving my money.
- I am beginning to understand that different people have different attitudes to, and feelings about, spending and saving money.

Spending and saving priorities:

- I know I will have to prioritise between needs and wants.
- I can make spending and saving choices based on my own needs.
- I understand that it may not be possible to have everything I want straightaway, if at all.

KS2 (Age 9–11)

Influences on spending and saving:

- I know that manufacturers and shops advertise to persuade me to spend my money.
- I can recognise when people are trying to influence my choices about money.

This activity explores making choices and spending priorities.

Ask the children to close their eyes and imagine they are standing outside a shoe shop. In the window is a fantastic pair of shoes. What kind of shoes would they be? Trainers, dance shoes, shiny shoes, cowboy boots or magic shoes that meant you could run as fast as the wind and jump as high as the moon?

- Now draw your 'dream shoes'.
- How much do you think they will cost?

Now tell them that they really want these shoes but they cost a lot of money (£50), which they don't have.

- What would you do? How do you think you might be able to buy the shoes? Write your ideas down next to your drawing.

Choose a couple of volunteers to help act out a little play.

Act it out with one or more children. You, the teacher, are the parent or carer, and the children have to try and persuade you to buy the shoes. Give good reasons why you can't, e.g. 'It's your grandma's birthday next

week and I want to buy her a lovely present.' Ask the children if they think you should spend the money on that.

- What choice do you think the parent/carer will make?
- How might you feel if the parent/carer buys the shoes instead of a present for Grandma?
- How does it make you feel if you can't have something? Why do you think you feel this way?

Ask the children how it might feel if someone couldn't afford to buy school shoes or other essential items, let alone their dream shoes.



Use the **Why can't I have that? cards** and ask each group to make up a short play which they can then act out for the rest of the class.

Discussion:

Teacher Guidance

Answers to how they could buy the shoes might be: ask an adult to pay; **save** up birthday money; **save** up pocket money; **earn** it etc.

Do they **need** or just **want** these shoes? Is the price a price worth paying? What else might they do with the money?



Is there something specific pupils would like to save up for? Ask them all to set goals for affordable items that they can save for in their school's savings club.

Will having the shoes guarantee we are happy? A **wise** person makes good choices about how to spend their money, knowing that having more possessions won't always make them happier.

Reflect on the children's own experiences. Sometimes parents have to make choices that are not necessarily what their children want but are good for the family as a whole.

Are we aware of the needs of others who have less than we do? Do we share a responsibility to care for those who are poor or vulnerable and unable to meet all their own needs?

Five Big Questions: LifeSavers Core Values

Generosity

Generosity is the desire to share what we have with others – our time and talents, as well as our money and possessions.

Principle	Christian belief
Generosity is a way to show that we are thankful for all the good things that we have.	For Christians, generosity is a response to all that God has done for us, above all for his sacrifice on the cross.
Being generous makes us better people, as well as benefiting others.	Christians believe that we honour God when we are generous to others.
It is good to plan what we give to others, rather than giving from what is left over once we have looked after our own needs and wants.	For Christians, tithing or planned giving is an offering to God, and a recognition that all that we have ultimately belongs to Him.
True generosity comes from a desire to help others, not to impress them or win their praise.	Christians believe that giving quietly and without showing off is pleasing to God.
True generosity is when we give because we want to, not just because we feel we ought to.	Christians are encouraged to give cheerfully, not grudgingly.

Wisdom

Wisdom is a proper understanding of the consequences of our thoughts, words and actions, and an awareness of the true value of things.

Principle	Christian belief
Contentment is not found in accumulating more money and possessions.	Christians are warned that greed makes us forget about God and blinds us to other people's needs.
Foolishness – the opposite of wisdom – is putting our trust in the wrong things, like wealth and fame.	Christians believe that our needs are only truly satisfied through relationship with God.
A wise person knows that the really important things in life, like family and friends, cannot be bought with money.	Christians are encouraged to value what is eternal, as opposed to things that are here today and gone tomorrow.
Wise people make the most of what they have - their unique talents and abilities, as well as money and possessions.	Christians are encouraged to use their money and talents in service of God and one another.
Wise people prepare for the future and for the unexpected by, for example, saving and investing their money wisely.	Christians are encouraged to use their money wisely, so that they can help others as well as look after themselves.

Five Big Questions:

LifeSavers Core Values

Thankfulness

Thankfulness is an attitude of heart, acknowledging and enjoying all the good things that we have been given.

Principle	Christian belief
Giving to others is a practical way to show that we are thankful for what we have.	For Christians, the giving of money and time is a practical expression of thanksgiving to God.
It is better to count our blessings than moan or worry about our difficulties.	Christians are encouraged to be thankful in all circumstances, though not for all circumstances.
It is important to say 'thank you' when someone is kind or generous to us.	Christians are encouraged to thank others and to thank God through prayer, worship and action.
Envy – or wanting what others have – makes us unhappy and stops us being thankful for what we do have.	'Do not envy' or 'covet' is one of the ten commandments that Christians seek to follow.
Enjoying the beauty of the world around us is good reason to be thankful and to care for our environment.	Seeing the world as a gift from God helps Christians to be thankful and encourages us to care for the environment.

Justice

Justice is ensuring that all people, especially the poor and oppressed, receive what is fair and right - life, freedom, dignity, and a decent standard of living for the society in which they live.

Principle	Christian belief
Justice includes being fair and honest in our dealings with money.	Christians believe that God is hurt when we deliberately mislead or exploit others.
Justice is about sharing what we have more fairly, both individually and collectively.	Christians believe that God is unhappy when some people have very little, while others have more than enough.
Justice means treating everyone with respect and dignity, regardless of how rich, clever or good-looking they are.	Christians believe it is wrong to show favouritism, because all people are equally loved and valued by God.
Justice means having a particular concern for those who are poor or disadvantaged.	Christians believe that, whenever we help someone who is poor, homeless, or sick, it is as if we are helping Jesus.
Justice includes making sure that people are paid a fair price for their work, so they can support themselves and their families.	Christians are encouraged to challenge economic injustice and consider how their financial choices have an impact on others.

Five Big Questions:

Notes

A series of horizontal dotted lines for writing notes.

LifeSavers

Helping children manage money wisely

LifeSavers supports schools in setting up savings clubs and helps children and their families learn about money. A partnership between the Archbishop of Canterbury's Just Finance Foundation and Young Enterprise, it is being extended to 120 primary schools over three years, with financial support from Virgin Money. Additional funding from the Government will be used to share the resources and learning with other schools through a LifeSavers website.



Young Enterprise is the UK's leading charity that empowers young people to harness their personal and business skills. We work directly with young people, their teachers and parents, businesses and influencers to build a successful and sustainable future for all young people and society at large.

JUST FINANCE FOUNDATION

The **Just Finance Foundation** was established by the Church of England and Church Urban Fund to develop and implement the Archbishop of Canterbury's vision of a fairer and more just financial system. We work with credit unions, churches, schools and other local organisations to strengthen the financial resilience of communities through financial education and improved access to responsible credit and saving and free debt advice services.



free expert advice for anyone teaching young people about money
email: ask@pfeg.org call: 0300 6660 127 tweet: @pfeg_org using #ASKpfeg

LifeSavers

In partnership with

**JUST
FINANCE
FOUNDATION**

**ye
YOUNG
enterprise**

pfeg
Personal Finance
Education Group
Part of Young Enterprise

Supported by

**Virgin
money**