

The **Get Real with money** series develops financial capability and life skills in secondary students and covers learning objectives within the UK financial education curricula. Season 2 spans four episodes each comprising a **short film, a dynamic teacher's presentation, PDF worksheets** and a **flexible lesson plan** (30, 60 or 90 minute sessions or combine to use on a curriculum/enterprise day).



EPISODE 1

Amber is doing well at uni though skint and Rio is barely managing on an apprenticeship allowance. Ben is unemployed and blows credit on gaming ammo. Students learn about tight budgets, plan meals for a week and find out how easily spending choices can be influenced with budget vs brand tasks.

LEARNING OBJECTIVES

- ▶ You will have a better understanding of value for money and keeping within a tight budget.
- ▶ You will understand that there are options and choices available that will help you save money.

CURRICULUM LINKS

11-14 years

- ▶ The functions and uses of money, the importance and practice of budgeting.
- ▶ Be able to plan and manage budgetary information.

14-16+ years

- ▶ Planning and budgeting for current and future spending and saving.

LESSON BREAKDOWN	TIMING	INSTRUCTIONS
Introduction Slide 1-3: Character introduction Slide 4: Learning Objectives Slide 5: Film	5mins	<ul style="list-style-type: none"> ▶ Introduce the characters and learning objectives using slides 1-5. ▶ Use the film as a group discussion tool: <ul style="list-style-type: none"> - What are their thoughts? - Do they think it is realistic? - What would they do?
Where do we shop? PDF 1: Where do we shop? - Worksheet Slide 6: Budget vs brand	10mins	<ul style="list-style-type: none"> ▶ Referring to slide 6, ask students which brands and logos they consider to be budget, standard, luxury. ▶ Ask the students to work in pairs to complete PDF 1 Where do we shop? - Worksheet. Students list under each heading as many shops, supermarkets and services they can think of and decide which column each one should be in. ▶ Once they have completed their lists, students answer the questions on the worksheet. The last question on the worksheet is about emotions associated with spending, brands and the shops we use. Ask students for their answers and expand on the responses within a wider discussion.
Shopping List Slides 7, 8: The cost	5mins	<ul style="list-style-type: none"> ▶ Using items shown on slides 7-8 students guess the cost of items from budget supermarkets compared with well known brands. ▶ Students discuss the difference. Have they tried swapping brands?
Menu Planner PDF 2: Menu Budgeting Cards - Worksheet PDF 3a-b: Weekly Menu Planner - Sheet Slide 9: Budget vs brand portion calculator	40mins	<ul style="list-style-type: none"> ▶ Using PDF 2 Menu Budgeting Cards - Worksheet and slide 9 students work out the cost per portion for both budget and brand items. ▶ Using PDF 3a-b Weekly Menu Planner - Worksheet students plan Rio's menu. He has a budget of £30 for the week to cover 3 meals a day. ▶ Students decide which items he will buy from the supermarket and whether to buy branded or budget items or a combination of both. During the week Amber and Ben will be joining Rio for two meals. Amber is vegetarian and gluten-free. ▶ Ask students to share their menus, did they find it difficult to stay within budget? What food choices would they like to have had? What food choices would they add to the Menu Budgeting Cards? (If students buy everything from the budget range the total cost is £28.89. If students buy all branded items the total cost is £73.23. All prices from mysupermarket.com, accessed September 2016.)

LESSON BREAKDOWN	TIMING	INSTRUCTIONS
Extension Slide 10: The Taste	10mins	<ul style="list-style-type: none"> ▶ Do a blind budget vs brand taste test. Use any budget brand vs leading brand item. For example, jaffa cakes, orange juice, digestive biscuits etc. Set up in advance and mark one as A the other as B. Students should not be aware of which item is budget or brand. ▶ Ask them whether they prefer A or B. Nominate a student to record their answers and announce the winner. ▶ Discuss the outcome. Did the budget item really taste or look much different? Will they buy budget or brand in the future?
Consolidation Quiz Slides 11-13	5mins	<ul style="list-style-type: none"> ▶ Use the final three slides to ask questions, check understanding and find out how far learning objectives have been met.