



Survival Toolkit – Worksheet

1. Pick one of the three characters, either Rio (the apprentice), Amber (the student) or Ben (unemployed).

Decide what items your character needs in their Survival Toolkit to achieve their goals in Health, Finance and Happiness over five years.

HEALTH	FINANCE	HAPPINESS

Have you put some items in more than one column? Why?

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2. Using the items under Finance, explain how they help to achieve a financial goal.

3. What support would you suggest they access to help to achieve all of these goals and from where?

4. Do you think any of the goals are connected and that achieving one will help to achieve another?



Account Comparison – Worksheet

Use the Internet to research financial products from banks, building societies, community banks (Credit unions), online providers, supermarkets etc. Answer the following questions and give your recommendations.

1. What type of account have you researched?

2. Which provider do you think has the best account product and why?

3. Do any of the accounts charge a monthly fee?

4. Are there any added benefits of using one provider rather than another?

5. Are they offering an incentive to open the account with a particular place?

6. If you were to choose the ideal account for you which of the combined benefits from all of the providers would you include?

7. Would you be willing to pay for those benefits?

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Top 12 Student Tips

Amber really needs some help to get organised for university, she's overwhelmed with what she needs to sort out. She's using the Internet to research a few things but she's finding that there's so much information out there and she's not sure what's accurate.

In pairs, go to the 'Your Student Money' website and give Amber your Top 12 Student Tips. Your challenge is to find two tips from each of the sections on the website and choose tips that other groups haven't.

Student Finance

1. _____
2. _____

Student Accounts

3. _____
4. _____

Spending Wisely

5. _____
6. _____

Student Life

7. _____
8. _____

Money Worries

9. _____
10. _____

Financial Security

11. _____
12. _____



Bank Account Missing Words - Worksheet

Insert the missing words into the sentences below:

PIN

CREDIT INTEREST

CURRENT ACCOUNT

CREDIT CARD

DEBIT INTEREST

DIRECT DEBIT

INTEREST

STANDING ORDER

ONLINE BANKING

OVERDRAFT

DEBIT CARDS

UNARRANGED BORROWING FEE

- There are several different types of plastic cards that allow you to make payments.
_____ deduct what you spend directly from your bank account using money that you already have.
- Another type of payment card is a _____. This is a way of borrowing money, you receive a bill each month and if you don't pay the balance in full you are charged.

- A short-term way of borrowing money through your bank account is by having an _____ . If you spend more than you have agreed you will be charged _____ and an _____ .
- If you open a savings account, you will be paid _____ on any balances that you have.
- Having a _____ will help you manage your finances by allowing you to pay your bills by _____ and _____ or _____ .
- To use any type of payment card you need a _____ that you should keep confidential and not share with anyone.