



Using money for shopping

Age range: 5-7

 **BARCLAYS** | LifeSkills



Session overview

Time	Key learning outcomes	Resources
40 mins	<p>By the end of the lesson, pupils will be able to:</p> <ul style="list-style-type: none"> Understand the value of money and the importance of planning and budgeting. Understand how to use cash to make purchases. Understand that card payment is a way of paying that doesn't involve cash. 	<ul style="list-style-type: none"> Using money for shopping presentation slides. Counting money and Using money for shopping activity book. Counting money and Using money for shopping cut out template. Using money for shopping animation.

This Using money for shopping lesson is a 40-minute session designed for pupils aged 5 –7 and follows on from the [Counting money](#) lesson. Before delivering this lesson, make sure to deliver the [Counting money](#) lesson which introduces Anika and her vegetable patch project and focuses on the basics of counting money and budgeting.

These lessons help to provide a foundation for learning around counting and using money, and budgeting. When you feel your pupils are ready to progress further, you can explore our suite of Money Skills lessons for pupils ages 7 – 11, beginning with [Samir's birthday budget challenge](#).



All the sessions align to the [Financial Education Planning Frameworks](#).

This lesson plan is designed to be used in tandem with a PDF containing interactive activity slides. Pupils can work individually or in pairs/groups depending on what suits your class best and there are stretch calculations for more able groups.

Contents

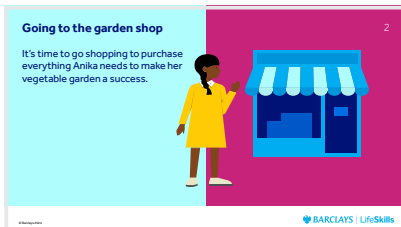
Activities	Time	Page
Activity one: Using physical money for shopping	20 mins	3
Activity two: Using digital money for shopping	10 mins	4
Activity three: Understanding the importance of budgeting	10 mins	5

There is Money Skills content to suit a range of ages and abilities – take a look at our 5-11, 11-14, 14-16, 16-19 and 19+ resources, which focus on topics such as attitudes to money, money management and risk, and financial independence.

Activity one

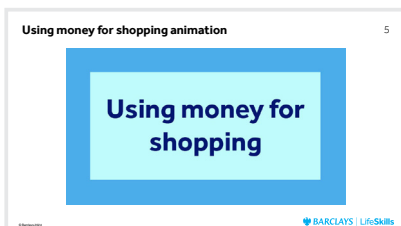
Using physical money for shopping

1. Going to the garden shop



- Begin this activity by recapping what pupils learnt in the [Counting money](#) lesson.
- Remind pupils, now that they have made their selections around what Anika should buy to grow the vegetables, it's time to go to the shop and purchase their items. You can act as the shop cashier for this activity to allow pupils to practise using physical money with their paper coins and notes to make purchases.
- Using the cut-out seed packets or garden supplies, give pupils the paper items in exchange for the paper money. During this activity, show **slide 2** which displays an image of Anika in the shop. If suitable for your class, challenge pupils to act as the cashier and therefore practise returning the correct change for the shoppers.
- Ask pupils, after making their purchases, to double check how much money is left over and to make sure this matches up to their budgeting template on **page 4** of the activity book so they can record the final value remaining.
- Once pupils have worked this out, ask them to write their left over amount on **page 5** of the activity book. Explain that they can save any left over money for future purchases.
- Following pupils' calculations, display **slide 3** (or **slide 4** if you shared the more complex price option with your pupils in the Counting Money lesson). Talk through Anika's purchases, pointing out that Anika prioritised essential items. Use this as an opportunity to check pupils' calculations.

2. Preparing to harvest the vegetables



- Following the garden shop visit, watch the [short animated video](#) on **slide 5** which will depict the tomatoes, potatoes and carrots growing in the garden and explain that it's now time to harvest them. Anika will tell pupils that in order to purchase the tools they need for harvesting, they will go shopping online and use a debit card this time to make their payments.

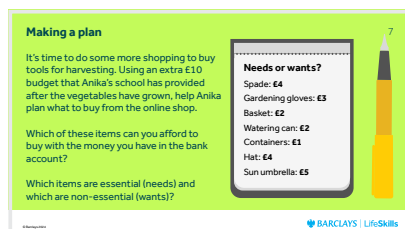
Activity two

Using digital money for payments

1. Introduce cards as a form of payment

- Ask your class to remind you what form of payment was used to buy the gardening supplies earlier. The answer being cash (coins and notes).
- Optional: Hand out the paper debit cards to your pupils.
- Regardless of whether your pupils have a printed-out bank card or not, ask the class if they know what a bank card is and what it is used for. Show **slide 6** with the following definition of a debit card and read it out with your students: A debit card is a card that can be used instead of cash when making purchases, which takes money directly from a bank account when the payment is made.
- Remind pupils that, in this instance, Anika will be purchasing the items she still needs at home and therefore from an online shop to be delivered. Because the purchases will be done online, they will be paying via debit card, rather than cash/physical money (coins and notes).
- Pupils will need to plan what they will help Anika to buy in the online shop. Direct pupils towards the second budgeting template on **page 5** of the activity book. There, pupils will be reminded of the money that have left over from the previous activity, and £10 sent from the school's bank account to Anika's bank account, for the vegetable patch project. Pupils will need to use the budget planner to keep track of what they plan to buy using their debit card at the online shop.
- Explain that the sums and calculations involved in spending money digitally are the same as those required when spending cash but because you cannot physically see or hold the money that is in a bank account, it can be more challenging to keep a track of. This is why using their budget planner is still important for tracking spending, to make sure they can buy what they need, and do not run out of money, regardless of if they're using physical money or a debit card.
- To incorporate a more challenging step, if pupils have any money left over from activity one, they can add this to their available balance. Outline that you will collect their leftover coins, and 'pay' them into Anika's bank account. This money will then added to her account to spend in addition to the £10 which has been put there from the school and spent using Anika's debit card.

2. Making a plan



Making a plan

It's time to do some more shopping to buy tools for harvesting. Using an extra £10 budget that Anika's school has provided after the vegetables have grown, help Anika plan what to buy from the online shop.

Which of these items can you afford to buy with the money you have in the bank account?

Which items are essential (needs) and which are non-essential (wants)?

Needs or wants?	
Spade:	£4
Gardening gloves:	£3
Basket:	£2
Watering can:	£2
Containers:	£1
Hat:	£4
Sun umbrella:	£5

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- Show **slide 7** and ask pupils to discuss which items they need to help Anika harvest the vegetables. Use **slide 8** if you would like your class to use the more complex values.
- Remind pupils that they'll need to make sure they have the right items to help harvest the grown vegetables but also to carry and store them.
- Ask pupils to consider:

Which of these items can they afford to buy with the money they have in their bank account?

Which items are essential (needs) and which are non-essential (wants)?

Activity two

Using digital money for payments (cont'd)

- Consider discussing some of the specific items that were available at the shop, and why some items cost more than others. Explain to pupils that if they don't have enough money, they could ask friends or family if they could borrow one of the items and return it to them, after helping Anika.
- Ask pupils to write in their budget planner which two or three items they will advise Anika to buy from the online shop, how much the total cost will be, and any change they will have remaining.

Activity three

Understanding the importance of budgeting

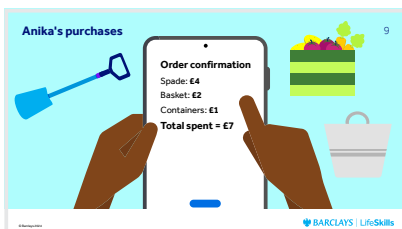
1. Finalising Anika's budget

- After pupils have finished their calculations, ask them to share how much money they spent and how much they have left over, if any. Ask pupils where their leftover money will be.
- On the topic of leftover money, discuss the importance of budgeting before buying anything.
- Remind pupils that it's always important to decide on essential purchases (needs) and to make sure there is enough money set aside to make those purchases before considering non-essential purchases (wants).
- Ask pupils:

Which items did they decide were essential/non-essential? Why?

Were there any items they think they could borrow, to help save money?

2. Order confirmation



- Show **slide 9** to see what Anika chose, in the style of an order confirmation. Explain to the pupils that these will arrive shortly and, once they do, Anika will be able to harvest the vegetables growing in the patch. If you shared the more complex values with your pupils earlier in the lesson, an order confirmation with these prices is displayed on **slide 10**.
- After pupils have discussed their budgets, pupils can turn to **page 6** of their activity book and draw the vegetables they will have helped Anika harvest into the basket depicted on the page. Remind pupils that these vegetables should match up with what they chose to plant during the Counting money lesson.

Activity three

Understanding the importance of budgeting (cont'd)

Extension

- After the pupils have finished drawing their picked vegetables, ask pupils to look at the blank budgeting tool at the end of the activity book on **page 7**. Encourage pupils to use this budgeting tool at home, to help whoever does the weekly food shop.

Summary

- To close the lesson, congratulate your group on their efforts in helping Anika and ask the pupils if there is anything new that they have learnt today that they would like to share with the class.

