

Financial Capability

We have sectioned financial capability into four key areas. Each key area has objectives, activities and suggested ideas for ages 5 to 7, 7 to 9 and 9 to 11. The objectives are a guideline which you may want to adapt.

Managing money

Ages 5 to 7
Ages 7 to 9
Ages 9 to 11

Risks and emotions with money

Ages 5 to 7
Ages 7 to 9
Ages 9 to 11






Consumer aware

Ages 5 to 7
Ages 7 to 9
Ages 9 to 11







The role of money in people's lives

Ages 5 to 7
Ages 7 to 9
Ages 9 to 11







Ages 5 to 7 – Managing money



Objective	Purple Mash Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> • To know the value of coins and notes. • Understand that there are ways of keeping track of how money is spent. 	<p>A range of money activities in this category. Supports children’s understanding of the value of coins and notes. Supports their skill of finding change.</p>	 <p>Money</p> <p>https://www.purplemash.com/#tab/pm-home/topics/financial_education/maths_measures_money_financial_capability</p>	<p>Maths City 1 – Toy shop activities</p>  <p>https://www.purplemash.com/#app/games/mc1</p>
	<p>A paint project activity designed to get younger children thinking about a weekly food shop for home. Encouraging them to recognise where a big proportion of family budget is spent.</p>	 <p>Shopping Trolley</p> <p>https://www.purplemash.com/#app/pap/shopping/trolley</p>	<p>Printable resources for a toy shop.</p> <p>https://www.purplemash.com/#tab/pm-home/maths/maths_city_1_resources_early_years/maths_city_1_printable_toy</p>
	<p>A spending diary template for children to record daily spending on. This can be used across different years. There is a space for children to reflect on their spending choices for each day they record in.</p>	 <p>Spending Diary</p> <p>https://www.purplemash.com/site#app/pup/Financialcapability_spendingdiary</p>	
	<p>2Calculate Examples – A range of example 2Calculate spreadsheet activities. Within this range of activities, you will find managing money related topics such as: Shopping, 1p & 2P and Going Shopping.</p>	 <p>KS1</p> <p>https://www.purplemash.com/site#tab/pm-home/topics/financial_education/2calculate_activities/2calculate_lessons_ks1_new</p>	

Ages 7 to 9 – Managing money

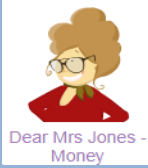

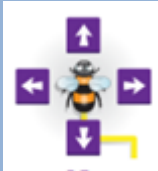

Objective	Purple Mash Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> To know there are several ways to pay for things such as cash, debit card etc. Able to understand and demonstrate several ways of keeping track of finances and handling money. 	<p><i>Ways to pay</i> – A template which prompts children to research and write about the different ways of paying for goods and services.</p>	 <p>Ways to pay</p> <p>https://www.purplemash.com/site#app/pup/financialcapability_waystopay</p>	<p>2Publish templates –A range of blank templates that can be edited and shared with children.</p>  <p>2Publish Plus</p> <p>https://www.purplemash.com/site#tab/pm-home/tools/2_publish_plus</p> <p>2Connect – A concept mapping tool. This tool could be used with the pupils to collaboratively share ideas about managing money.</p>  <p>2Connect</p> <p>https://www.purplemash.com/#app/tools/2Connect</p>
	<p><i>Spending Diary</i> - A template for children to record daily spending on. This can be used across different years. There is a space for children to reflect on their spending choices for each day they record in.</p>	 <p>Spending Diary</p> <p>https://www.purplemash.com/site#app/pup/Financialcapability_spendingdiary</p>	
	<p><i>Saving up planner</i> – A template for children to use to help them work out how to save up for something special to them.</p>	 <p>Saving up planner</p> <p>https://www.purplemash.com/site#app/pup/financialcapability_financialplanner</p>	
	<p>2Calculate Examples – A range of example 2Calculate spreadsheet activities. Within this range of activities, you will find managing money related topics such as: Counting Machine - 1s & 5s and Counting Machine 2 – 10s and 100s. Perfect for transferable skills for promoting handling money fluency.</p>	 <p>Lower KS2</p> <p>https://www.purplemash.com/#tab/pm-home/topics/financial_education/2calculate_activities/2calculate_lessons_lower_ks2_new</p>	

Ages 9 to 11 – Managing money




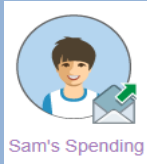


Objective	Purple Mash Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> • Know that different currencies exist. • Understand that an exchange rate is the rate at which one currency will be exchanged for another. • Able to understand how to keep track of basic financial information and can interpret it 	<p><i>Currencies</i> – A template which supports writing about the topic of different currencies around the world. Prompts thought and discussion.</p>	 <p>Currencies</p> <p>https://www.purplemash.com/site#app/pup/Financialcapability_currency</p>	<p>2Code – Use 2Code to get the children to design a currency exchange machine.</p>  <p>2Code</p> <p>https://www.purplemash.com/#tab/pm-home/tools/2code_lessons</p> <p>2Publish templates –A range of blank templates that can be edited and shared with children.</p>  <p>2Publish Plus</p> <p>https://www.purplemash.com/site#tab/pm-home/tools/2_publish_plus</p>
	<p><i>Currency & Foreign Exchange</i> – A 2Quiz activity which tests your pupils' knowledge on currency and foreign exchange. This quiz can easily be modified to suit specific needs.</p>	 <p>Currency & Foreign Exchange</p> <p>https://www.purplemash.com/site#app/games/2diy/Financialcapability_currency_exchange</p>	
	<p><i>Exchange Rates</i> – A template which prompts children to conduct research and write about exchange rates. This template helps to promote deeper thinking about monetary exchange.</p>	 <p>Exchange rates</p> <p>https://www.purplemash.com/site#app/pup/Financialcapability_exchangerate</p>	
	<p><i>Bank Statement</i> – A 2Quiz activity which tests children's understanding of the key components on financial statements. This quiz can easily be modified to suit specific needs.</p>	 <p>Bank Statement</p> <p>https://www.purplemash.com/site#app/games/2diy/Financialcapability_bankstatement</p>	

	<p>2Calculate Examples – A range of example 2Calculate spreadsheet activities. Within this range of activities, you will find managing money related topics such as: Converting Money (converting between currencies) and 25% off (Calculating discount and final prices in a sale).</p>	 <p>https://www.purplemash.com/site#tab/pm-home/topics/financial_education/2calculate_activities/2calculate_lessons_upper_ks2_new</p>	<p>2Connect – A concept mapping tool. This tool could be used with the pupils to collaboratively share ideas about managing money.</p>  <p>https://www.purplemash.com/#app/tools/2Connect</p>
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Ages 5 to 7 – Consumer aware

Objective	Purple Mash Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> • To know that there are choices about spending and saving money. • To recognise the difference between a 'need' and a 'want.' 	<p><i>Dear Mrs Jones</i> - A template which prompts pupils to recognise the consequences of Anthony's 'Wants' overriding his 'Needs' and make suitable suggestions to solving his dilemma.</p>	 <p>https://www.purplemash.com/#app/pup/dearmrsjones6</p>	<p>2Connect – A concept mapping tool. This tool could be used with the pupils to collaboratively share ideas about needs and wants.</p>  <p>https://www.purplemash.com/#app/tools/2Connect</p> <p>2Go – Children could create their own activity of writing instruction for the 'turtle' to be directed to needs.</p>  <p>https://www.purplemash.com/#app/tools/2go</p>
	<p><i>Needs and Wants</i> – A 2Quiz activity which allows pupils to sort between 'needs' and 'Wants'. This activity can be easily modified to suit specific needs.</p>	 <p>https://www.purplemash.com/#app/games/2diy/Financialcapability_wantsneeds_quiz</p>	

Ages 7 to 9 – Consumer Aware

Objective	Purple Mash Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> • To know that other people can influence my decision about how I save and spend money. • I can order my needs and wants according to their priority. 	<p><i>Charities</i> – A template to prompt children into researching about charities and their importance.</p>	 <p>Charities</p> <p>https://www.purplemash.com/site#app/pup/financialcapability_charities</p>	<p>2Connect – A concept mapping tool. This tool could be used with the pupils to collaboratively share ideas about influencers of spending money.</p>  <p>2Connect</p> <p>https://www.purplemash.com/#app/tools/2Connect</p> <p>2Quiz – Children could create their own quizzes for being an ‘aware consumer’.</p>  <p>2Quiz</p> <p>https://www.purplemash.com/#app/divjs/2quiz</p>
	<p><i>Sam’s Spending</i> – A 2Respond email activity where pupils need to think carefully about how Sam is using his money and respond appropriately.</p>	 <p>Sam's Spending</p> <p>https://www.purplemash.com/#tab/pm-home/topics/financial_education</p>	
	<p><i>Buying decision</i> – A 2Chart activity to support pupils in making a suitable buying decision. This flow chart can easily be changed or just used as inspiration for children to create their own decision flow chart.</p>	 <p>2Chart - Buying decision</p> <p>https://www.purplemash.com/site#app/guides/2Chart_buyingdecisions</p>	
	<p><i>Holidays</i> – A 2Investigate activity allowing pupils to explore and compare holidays. This is great for them to consider factors such as value for money.</p>	 <p>2Investigate - Holidays</p> <p>https://www.purplemash.com/site#app/guides/2Investigate_holidays</p>	

Ages 9 to 11 – Consumer Aware

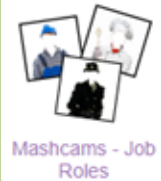

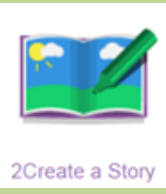

Objective	Purple Mash Ideas Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> • To know that powerful advertising is designed to persuade people to part with their money. • To have an understanding that value isn't always linked to price. 	<p><i>Sam's Spending</i> – A 2Respond email activity where pupils need to think carefully about how Sam is using his money and respond appropriately.</p>	 <p>Sam's Spending</p> <p>https://www.purplemash.com/#tab/pm-home/topics/financial_education</p>	<p>2Connect – A concept mapping tool. This tool could be used with the pupils to collaboratively share ideas about advertising.</p>  <p>2Connect</p> <p>https://www.purplemash.com/#app/tools/2Connect</p> <p>2Design and Make – Children could use their marketing and design skills to create packaging for a product such as a sandwich, focusing on the power of advertising.</p>  <p>2Design and Make</p> <p>https://www.purplemash.com/site#app/tools/2dam_copy</p>
	<p><i>Buying decision</i> – A 2Chart activity to support pupils in making a suitable buying decision. This flow chart can easily be changed or just used as inspiration for children to create their own decision flow chart.</p>	 <p>2Chart - Buying decision</p> <p>https://www.purplemash.com/site#app/guides/2Chart_buyingdecisions</p>	
	<p><i>Holidays</i> – A 2Investigate activity allowing pupils to explore and compare holidays. This is great for them to consider factors such as value for money.</p>	 <p>2Investigate - Holidays</p> <p>https://www.purplemash.com/site#app/guides/2Investigate_holidays</p>	
	<p><i>Debate Advertising</i> – A debate template designed to evoke deeper thinking about advertising morality. This can be adapted to suit specific focus in the classroom.</p>	 <p>Debate - Advertising</p> <p>https://www.purplemash.com/site#app/pup/Financialcapability_debatetoyadverts</p>	

Advertising – A publishing activity for children to present their understanding of advertising and prompt deeper thinking.

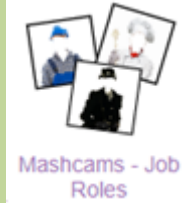






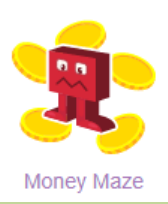
https://www.purplemash.com/site#app/pup/financialcapability_advertising

Ages 5 to 7 – The role of money in people’s lives





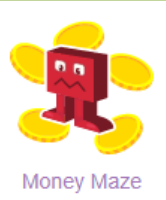


Objective	Purple Mash ideas Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> • To know money can be acquired in a variety of different ways • To know that there are different forms of money and different ways to pay. 	<p><i>Mashcams Job Roles</i> – A range of job role Mashcams. These Mashcams help support children in thinking about the types of tasks specific job roles require. These can easily be linked to English units of work.</p>	 <p>https://www.purplemash.com/site#tab/pm-home/topics/financial_education/mashcams_jobs</p>	<p>2Publish templates –A range of blank templates that can be edited and shared with children.</p>  <p>https://www.purplemash.com/#tab/pm-home/tools/2_publish_plus</p> <p>2Create a Story – Children can use this powerful tool to create their own stories. You might like to get them to produce a story about acquiring money, perhaps an adaptation of <i>Jack & The Beanstalk</i>.</p>  <p>https://www.purplemash.com/#app/tools/2cas2</p>
	<p><i>Ways of Paying</i> – A 2Quiz activity which supports children’s understanding there are different forms of money and ways to pay for goods and services. The quiz can easily be set as a 2Do activity and edited to suit specific needs for pupils.</p>	 <p>https://www.purplemash.com/site#app/games/2diy/Financialcapability_waystopy_quiz</p>	


Ages 7 to 9 – The role of money in people’s lives

Objective	Purple Mash ideas Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> • To know there are a huge range of jobs which can be paid or unpaid. • To understand why it is important to help others. 	<p><i>Mashcams Job Roles</i> – A range of job role Mashcams. These Mashcams help support children in thinking about the types of tasks specific job roles require. These can easily be linked to English units of work.</p>	 <p>https://www.purplemash.com/site#tab/pm-home/topics/financial_education/mashcams_jobs</p>	<p>2Animate – This tool could be used to make an animation about helping others.</p>  <p>https://www.purplemash.com/app/tools/2animate</p> <p>2Blog – Create a class blog for children to share their work and stimulate thinking surrounding money.</p>  <p>https://www.purplemash.com/app/link/2blogchildren#/app/admin/home</p>
	<p><i>My Charity Organisation</i> – Children can use this activity template to create their own charity. The prompts within it will support them in thinking about core aspects of the charity such as: values, aims and benefits.</p>	 <p>https://www.purplemash.com/site#app/pup/financialcapability_mycharity</p>	
	<p><i>Layla’s charity choices</i> – A 2Respond activity. Children will have the opportunity to look at three charities Layla is considering giving money to. This activity helps children think carefully about worthy causes and the importance of checking if a charity is registered.</p>	 <p>https://www.purplemash.com/app/links/2email#/chimp</p>	

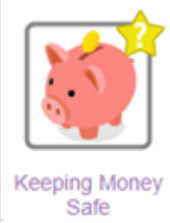



	<p><i>Money maze</i> – A 2DIY3D activity. A fun game where children need to collect items whilst avoiding baddies. This activity is designed to encourage children to make their own games using a financial theme.</p>	 <p>Money Maze</p> <p>https://www.purplemash.com/app/2email/2respond/Money_maze</p>	
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Ages 9 to 11 – The role of money in people’s lives




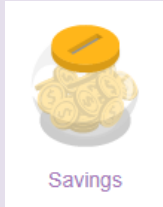
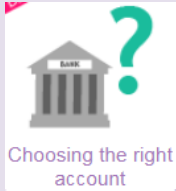
Objective	Purple Mash Resource	Direct Link To Resource	Ideas, Links To Planning & Resources
<ul style="list-style-type: none"> • To understand that at different stages of life financial goals change. • To know that taxes are designed as a way to provide things we all can benefit from. 	<p><i>Layla’s charity choices</i> – A 2Respond activity. Children will have the opportunity to look at three charities Layla is considering giving money to. This activity helps children think carefully about good causes and the importance of checking if a charity is registered.</p>	 <p>https://www.purplemash.com/app/links/2email#/chimp</p>	<p>2Animate – This tool could be used to make an animation about taxation.</p>  <p>https://www.purplemash.com/#app/tools/2animate</p> <p>2Blog – Create a class blog for children to share their work and stimulate thinking surrounding money.</p>  <p>https://www.purplemash.com/app/link/2blogchildren#/app/admin/home</p> <p>2Respond Creator – create a series of emails for the children to respond to.</p>  <p>https://www.purplemash.com/app/links/2respondcreator</p>
	<p><i>Money maze</i> – A 2DIY3D activity. A fun game where children need to collect items whilst avoiding baddies. This activity is designed to encourage children to make their own games using a financial theme.</p>	 <p>https://www.purplemash.com/app/2email/2respond/Money_maze</p>	
	<p><i>Taxes Debate</i> – A debating activity where children need to think about the consequences of removing taxation and whether this would be a good thing. This activity can easily be adapted.</p>	 <p>https://www.purplemash.com/site#app/pup/Financialcapability_debatetaxes</p>	
<p><i>Taxes</i> – A writing activity where children can use their research to share their knowledge about taxation in the UK. The writing prompts help the children consider the importance of taxation and why some goods and services are taxed considerably more than others.</p>	 <p>https://www.purplemash.com/site#app/pup/financialcapability_taxes</p>		


	<p><i>Financial Goals</i> – This activity allows children to think and write about the different financial goals people will have at each main stage of life.</p>	 <p>https://www.purplemash.com/site#app/pup/financialcapability_financialgoal</p>	<p>ondcreator#/template/create</p>
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Ages 5 to 7 – Risks and emotions with money

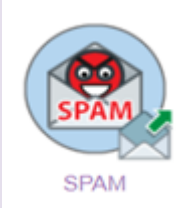

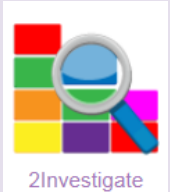
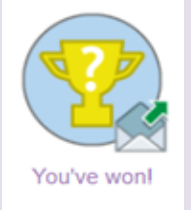
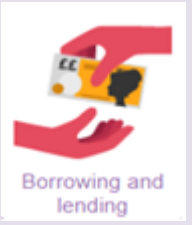
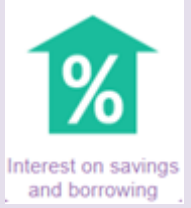
Objective	Purple Mash Ideas	Direct Link To Resource	Ideas, Links To Planning & Resources
<ul style="list-style-type: none"> • To know that money can be kept in different places. • To know that money can be saved. 	<p><i>Keeping Money Safe</i> – A 2Quiz activity which helps children secure their knowledge and understanding of where the best places are that money can be kept. This activity can easily adapted to suit specific needs.</p>	 <p>Keeping Money Safe</p> <p>https://www.purplemash.com/site#app/games/2diy/Financialcapability_keepingmoneysafe_quiz</p>	<p>2Quiz – Children could create their own quizzes about saving and keeping money safe.</p>  <p>2Quiz</p> <p>https://www.purplemash.com/#app/diyjs/2quiz</p> <p>2Respond Creator – create a series of emails for the children to respond to i.e. The three little pigs keeping their gold safe.</p>  <p>2Respond Creator</p> <p>https://www.purplemash.com/app/links/2respondcreator#/template/create</p>
	<p><i>Places Money Can Be Kept</i> – An activity where children are prompted to write about the different common places money can be kept.</p>	 <p>Places money can be kept</p> <p>https://www.purplemash.com/site#app/pup/financialcapability_keepingmoney_safe</p>	



Ages 7 to 9 – Risks and emotions with money

Objective	Purple Mash Ideas Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> • To know that money can be kept in an account and recognise some of the benefits this might have. • To understand that money can be borrowed if someone doesn't have enough. 	<p><i>Places Money Can Be Kept</i> – An activity where children are prompted to write about the different common places money can be kept.</p>	 <p>https://www.purplemash.com/site#app/pup/financialcapability_keepingmoney_safe</p>	<p>2Blog – Create a class blog for children to share their work and stimulate thinking regarding <i>risks and emotions with money</i>.</p>  <p>2Blog</p> <p>https://www.purplemash.com/app/link/2blogchildren#/app/admin/home</p> <p>2Respond Creator – create a series of emails for the children to respond to.</p>  <p>2Respond Creator</p> <p>https://www.purplemash.com/app/links/2respondcreator#/template/create</p>
	<p><i>Savings</i> – An activity where children can write about the benefits of savings and explore how some places where saving are kept have more benefits than others.</p>	 <p>https://www.purplemash.com/site#app/pup/financialcapability_savings</p>	
	<p><i>Choosing The Right Account</i> – An activity where children can write about two accounts they have researched and compare the advantages and disadvantages of both.</p>	 <p>https://www.purplemash.com/site#app/pup/financialcapability_choosingbanks</p>	

	<p><i>Borrowing and Lending</i> – Children can write about borrowing and lending money. Why sometimes people may need to borrow or feel obliged to lend money and the consequences of this.</p>	 <p>https://www.purplemash.com/site#app/pup/financialcapability_borrowinglending</p>	
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Ages 9 to 11 – Risks and emotions with money

Objective	Purple Mash ideas Resource	Direct Link To Resource	Ideas, Links to Planning & Resources
<ul style="list-style-type: none"> • To understand that when spending money there are risks such as scams. • To recognise what interest is and this can be applied to money saved and borrowed. 	<p><i>Spam</i> – A 2Respond email activity where children receive a chain of SPAM emails. This activity is designed to prompt children into thinking about the typical types of SPAM emails and the risks they pose.</p>	 <p>https://www.purplemash.com/#tab/pm-home/topics/financial_education</p>	<p>2Blog – Create a class blog for children to share their work and stimulate thinking about financial scams, interest, risks of financial lending.</p>  <p>https://www.purplemash.com/app/link/2blogchildren#/app/admin/home</p> <p>2Investigate – Create a class database on fictitious people with financial information fields. Ask the children to analyse the data about the people.</p>  <p>https://www.purplemash.com/#app/tools/2investigate</p>
	<p><i>You've Won</i> – A 2Respond email activity where children are sent a series of emails which simulate possible Phishing. These emails are a great way for children to critique the content and intentions of emails. Furthermore, they highlight the risks of responding to Phishing emails.</p>	 <p>https://www.purplemash.com/#tab/pm-home/topics/financial_education</p>	
	<p><i>Borrowing and Lending</i> – Children can write about borrowing and lending money. Why sometimes people may need to borrow or feel obliged to lend money and the consequences of this.</p>	 <p>https://www.purplemash.com/site#app/pup/financialcapability_borrowinglending</p>	
	<p><i>Interest on Savings & Loans</i> – Children can use their research to write about the differences between interest on borrowing and interest on savings. The in-built writing prompts help to support the children with their writing.</p>	 <p>https://www.purplemash.com/site#app/pup/financialcapability_savingborrowing_interest</p>	

	<p><i>Savings & Loans</i> – A 2Quiz activity which helps children review their understanding of savings and loans. This activity reinforces the idea that there is such a thing as ‘good debt’ and ‘bad debt’. The activity can easily be adapted to suit specific needs.</p>	 <p>Savings and Loans</p> <p>https://www.purplemash.com/site#app/games/2diy/Financialcapability_loanssavingsquiz</p>	
	<p>Financial Crime – Children can use their research supported by the prompts to write about types of financial crime.</p>	 <p>Financial Crime</p> <p>https://www.purplemash.com/site#app/pup/financialcapability_Crime</p>	