## Description

Several word games to reinforce understanding of the financial vocabulary. Games can be played successively or as individual activities at different times.

## Preparation

Organise the class into groups of 2-4.
Download the vocabulary list.
Select the words you would like to use for the tasks and print - one copy per group.
Cut out the words individually - one copy per group.
Cut out the definitions and examples (examples can be removed, to create a greater challenge, if and when appropriate) - one copy per group.
Keep an uncut copy of words, definitions and examples for teacher reference.
Print Comprehension Sheets - one per group.
Print and cut out Communicator Cards - one per group.
Print the Word Chart - one per learner.

## Introduction/context

Explain that the learners will play a series of games with the words they have been learning about money, jobs and business. Highlight the word charts. Ask learners to add words, in pencil, to their charts as they play the games. If they find any words particularly difficult, add them to their tricky words column. If they feel confident, they have grasped a particular word, ask them to add them to the l've got this column. As they play the games, they can change their mind and add, remove or move words from one column to the next.
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Issue the word charts, word cards, definitions and examples.

## Matching game

Ask groups to work together to match the words to the definitions.

## Definition quiz

Ask learners to turn the words and definitions face down and lay out around the table. Taking turns, turn over two cards, trying to find matching words and definitions.

## Change resources

Remove the definition and example cards from each group. Issue the comprehension sheets.

## Missing words - comprehension

Ask learners to find the appropriate words to fill the gaps in the sentences.

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## Definition quiz

Ask learners to shuffle the word cards and place them face down in a pile between the group. The learners then split into pairs. One learner takes a card and reads the word. Their partner tries to define the word. Then they swap roles, working through the cards, one at a time.

## Word guess

Issue learners with the communicator cards. With the word cards shuffled and face down in a pile, one learner picks a card and reads to themself. They then must try to communicate the word to the rest of their group using one or more of the techniques listed on the communicator cards. The group try to guess the word. If they use a blue communicator card, they earn one point. If they use only an orange card, they get two points. The points are awarded to the learner for effectively communicating and to the learner for correctly guessing. Each learner takes a turn, working through the pile of cards.

## Crossword

Ask learners to create crosswords and write their own clues for the vocabulary. The blank grids provided can be used. Simply issue learners with two copies. On the first copy, they write their chosen words, with appropriate overlaps, add their clues to the edge of the grid and colour the remaining squares in black. The second grid should be used to copy the pattern of black and white square and add their clues with number references. Learners can then swap crosswords to complete.

## Wordsearch

Using the attached grid, ask learners to mark a square area ( $10 \times 10$ or $15 \times 15$ ) and enter a number of the vocabulary words. Fill the remaining squares with random letters and add a list of the words used to the bottom of the sheet. Learners swap their completed wordsearches and complete.

## Conclusion (optional)

The session could conclude with group feedback on communication techniques, tricky words and definition recap.

## Spelling quiz

Ask learners to place all of the words in a pile face down. One at a time, ask a learner to draw a word and read to the rest of the group. The group write down the word to attempt the accurate spelling. The next learner in the group draws a card and so on.

## Variations/expanding on the activity

These activities can be revisited over time and new words and definitions from other curriculum areas added.

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## Reference Sheet

| Word | Definition | Example | Comprehension |
| :---: | :---: | :---: | :---: |
| Spend | To use money to pay for something. | Dylan tries not to spend all of his money. | Dylan tries not to ________ all of his money. |
| Cost | The value that must be exchanged for an item OR the value of what it took to create something. | How much does that lollipop cost? | How much does that lollipop _____-__-_+_? |
| Job | A regular position for which a person is paid to do particular tasks. | My job is to teach children. | My ___________ is to teach children. |
| Coins | A metal type of money used to buy things. | I have two $£ 1$ coins in my wallet. | I have two $£ 1$ _ |
| Customer | A person that buys goods or services. | Rhinannon works in a shop and helps customers to buy things. | Rhinannon works in a shop and helps $\qquad$ to buy things. |
| Sell | To exchange something in return for money. | I am going to sell some of my old toys. | I am going to ________ some of my old toys. |
| Want | To wish for something you would like to have. | I want a toy fire engine. | I _-_-_-_-_ a toy fire engine. |
| Need | To lack something important to your safety or health. | I need food and water. | I _-___-_-_-_-_-_-_ food and water. |
| Buy | To exchange money in return for something. | Dylan is going to buy a toy fire engine. | Dylan is going to ________ a toy fire engine. |
| Pay | The act of giving money in exchange for something. | Dylan must pay the shopkeeper for this toy fire engine. | Dylan must $\qquad$ the shopkeeper for this toy fire engine. |
| Cash | Money in the form of coins or notes. | I have some cash in my wallet. | I have some ____________ in my wallet. |
| Notes | A paper type of money used to buy things. | I have two $£ 5$ notes in my wallet. | I have two $£ 5$ ___________ in my wallet. |
| Total | The whole amount. The result of adding together. | If I buy a lollipop for 50p and a sweet for 10p, I have to give the shopkeeper a total of 60p. | If I buy a lollipop for 50 p and a sweet for 10 p, I have to give the shopkeeper a $\qquad$ of 60p. |
| Money | Currency, like coins or notes, used to pay for things. | I keep my money safe in a savings box. | I keep my __________ safe in a savings box. |
| Price | The value someone places on an item, that they would sell it for. | The price of this toy is $£ 10$. | This toy is marked with a _______o_ £10. |
| Choice | The act of selecting something from different options. | I have a choice between lots of different toys to buy. | I have a ____ between lots of different toys to buy. |
| Earn | To receive money or something of value in exchange for work done. | I can earn money by helping to clean and tidy. | I can______ money by helping to clean and tidy. |
| Shop | A place where items can be bought with money. | I go to my local shop to buy bread and milk. | I go to my local ______ to buy bread and milk. |
| Worth | Having a value of. What you could expect someone to pay for it or what you would be willing to pay for it. | I have this old teddy that belonged to my grandfather. Even though it is really old, it is worth £200. | I have this old teddy that belonged to my grandfather. Even though it is really old, it is $\qquad$ £200. |
| Skills | Abilities, talents or knowledge, that can be used to successfully undertake a task. | Juggling, being friendly, handwriting, drawing and having good ideas, are all examples of different skills. | Juggling, being friendly, handwriting, drawing and having good ideas, are all examples of different $\qquad$ - |

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| Word | Definition | Example | Comprehension |
| :---: | :---: | :---: | :---: |
| Bank | A business where people deposit and withdraw their money to keep it safe. | I keep my money in a bank. | I deposit my money in a $\qquad$ account. |
| Building Society | A business, similar to a bank, where you can save your money or borrow money to buy a house. Building societies have members instead of customers. | I save my money with a building society. | I save my money in a $\qquad$ $\qquad$ account. |
| Receipt | A record of items bought and the price paid. | I bought a toy and the shopkeeper gave me a receipt to prove that I had paid for it. | I bought a toy and the shopkeeper gave me a $\qquad$ $\qquad$ to prove that I had paid for it. |
| Change | The difference between an item cost and the money given. | My lollipop cost 25p and I gave the shopkeeper 50p. The shopkeeper gave me 25p change. | My lollipop cost 25p and I gave the shopkeeper 50p. The shopkeeper gave me 25p $\qquad$ $\qquad$ . |
| Luxuries | Items that we don't need but we might want. | Toys and chocolates are luxuries. We don't need them but we might want them. | Toys and chocolates are $\qquad$ $\qquad$ . We don't need them but we might want them. |
| Withdrawal | Money taken out of a building society or bank. | If I need cash, I can make a withdrawal from my savings account. | If I need cash, I can make a $\qquad$ $\qquad$ from my savings account. |
| Win | To succeed in a game of effort or luck. | If I buy a raffle ticket, I might win a prize. | If I buy a raffle ticket, I might $\qquad$ $\qquad$ a prize. |
| Save | To put your money aside for the future, instead of spending it. | I am going to save up for a bike instead of buying sweets. | I am going to $\qquad$ $\qquad$ up for a bike instead of buying sweets. |
| Cheque | A piece of paper that can be used to pay for things, with money that is in a bank account. | I don't have any cash because my money is all in the bank, so I will have to give you a cheque. | I don't have any cash because my money is all in the bank, so I will have to give you a $\qquad$ |
| Borrow | To take something with the promise to return or replace it. | I will borrow $£ 1$ to buy this chocolate bar, and give it back when I take some money out of my savings account. | I will $\qquad$ $£ 1$ to buy this chocolate bar, and give it back when I take some money out of my savings account. |
| Donation | To give away money or items without asking for anything in exchange. | I have made a donation of $£ 10$ to a charity that helps sick animals. | I have made a $\qquad$ $\qquad$ of $£ 10$ to a charity that helps sick animals. |
| Business | An activity or organisation that makes money by selling goods or services. | I started a business, selling fruit and water at the park. | I started a $\qquad$ $\qquad$ , selling fruit and water at the park. |
| Deposit | Money paid into a building society or bank. | When I earn money, I deposit it into my savings account. | When I earn money, I $\qquad$ $\qquad$ it into my savings account. |
| Wages | Money paid to an employee from an employer, for the work they have done. | At the end of each month, I get paid my wages for the work I have done. | At the end of each month, I get paid my $\qquad$ $\qquad$ for the work I have done. |
| Loan | An amount of money that is borrowed, to be paid back in the future. | I got a $£ 5$ loan to buy a toy, and I paid it back at $£ 1$ a week. | I got a $£ 5$ $\qquad$ to buy a toy, and I paid it back at $£ 1$ a week. |
| Debit Card | A plastic card that can be used to buy things with money that is in a bank account. | I used my debit card to buy clothes because all of my money is in my bank account. | I used my $\qquad$ to buy clothes because all of my money is in my bank account. |

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| Word | Definition | Example | Comprehension |
| :---: | :---: | :---: | :---: |
| Value | How much something is worth to a particular person. | Someone else would probably say my teddy's value is only 50p, but to me, my teddy is worth millions. | Someone else would probably say my teddy's $\qquad$ is only 50 p, but to me, my teddy is worth millions. |
| Charity | A group or organisation that raises money to help an important cause. | I have donated money to a charity that helps children who don't have what they need. | I have donated money to a $\qquad$ that helps children who don't have what they need. |
| Owe | To have to pay a debt. | I owe my brother $£ 1$, because I borrowed it from him. | I $\qquad$ my brother $£ 1$, because I borrowed it from him. |
| Budget | A plan for how much money you should spend. | I have set a budget of $£ 4$ to buy drinks and food at the cinema. | I have set a $\qquad$ $\qquad$ of $£ 4$ to buy drinks and food at the cinema. |
| Credit Card | A plastic card that can be used to buy things but must be paid back. | I used my credit card to buy some clothes and then deposited the money into my credit card account. | I used my $\qquad$ to buy some clothes and then deposited the money into my credit card account. |
| Career | A job, chosen based on interests and strengths, to follow as a life's work. | I had a job selling shoes before I started my career in teaching. | I had a job selling shoes before I started my $\qquad$ in teaching. |
| Business | A name given to the activity of selling a product or service. | I started a business, washing cars, then gave the business to my friend. | I started a $\qquad$ $\qquad$ , washing cars, then gave the business to my friend. |
| Employee | A person who has been given a job in exchange for wages. | I work in a shop. I am an employee of the woman who owns the shop. | I work in a shop. I am an $\qquad$ $\qquad$ of the woman who owns the shop. |
| Goods | Items sold by a retail business. Things that can be held or moved. | My shop is stocked with lots of goods like magazines, milk and greeting cards. | My shop is stocked with lots of $\qquad$ like magazines, milk and greeting cards. |
| Logo | A symbol, or small design, chosen by a business, for customers to identify their brand. | Principality Building Society have a logo based on the letter $P$ and a celtic knot. | Principality Building Society have a $\qquad$ based on the letter P and a celtic knot. |
| Profit | The difference between the amount earned and the amount spent by a business. | I bought chocolate bars for 60p and sold them for $£ 1$. I made 40p profit on each chocolate bar. | I bought chocolate bars for 60p and sold them for $£ 1$. I made 40p $\qquad$ _ on each chocolate bar. |
| Income | Money received. | The money I receive from my customers for my goods is called income. | The money I receive from my customers for my goods is called $\qquad$ |
| Market Research | The activity of gathering information about customers to help make good business decisions. | My market research revealed that customers would prefer blue T-shirts over red T-shirts. | My $\qquad$ $\qquad$ revealed that customers would prefer blue T-shirts over red T-shirts. |
| Brand | The identity or style of a business. | The tick logo and 'Just Do It' are part of Nike's brand. | The tick logo and 'Just Do It' are part of Nike's |
| Service <br> Business | A business that offers a service to its customers instead of goods. | I started a service business, washing cars. | I started a $\qquad$ $\qquad$ , washing cars. |
| Product | Any good, service or idea, that can be sold to a customer. | My sister and I have started businesses. My product is greeting cards and her product is cleaning houses. | My sister and I have started businesses. My $\qquad$ is greeting cards and her $\qquad$ is cleaning houses. |

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| Word | Definition | Example | Comprehension |
| :---: | :---: | :---: | :---: |
| Expenditure | Money spent. | My business expenditure included the cost of buying my goods and paying my employees. | My business $\qquad$ included the cost of buying my goods and paying my employees. |
| Loss | The oppposite of profit. If you spent more money than you earned, you made a loss. | I started a business selling hats but the customers wouldn't buy them at the price I wanted. I had to make the price lower than they cost me to buy, so I made a loss. | I started a business selling hats but the customers wouldn't buy them at the price I wanted. I had to make the price lower than they cost me to buy, so I made a $\qquad$ |
| Marketing | Activities to encourage people to buy a product. | After thinking hard about the different ways of marketing his business, Mohammed decided to make flyers to post through letterboxes. | After thinking hard about the different ways of $\qquad$ his business, Mohammed decided to make flyers to post through letterboxes. |
| Debt | Something owed to another person or organisation. | Brian borrowed $£ 5$ from his sister but will repay this debt when he gets his birthday money. | Brian borrowed $£ 5$ from his sister but will repay this $\qquad$ when he gets his birthday money. |
| Retail Business | A company that offers goods, like clothes or toys, in exchange for money. | I started a retail business, selling reusable, shopping bags. | I started a $\qquad$ $\qquad$ , selling reusable, shopping bags. |
| Business Plan | A document that sets out the plans for a new business. | Chris had a great idea for a new business, but he needed a business plan to work out how to make it successful. | Chris had a great idea for a new business, but he needed a $\qquad$ __ to work out how to make it successful. |
| Enterprising | Describes person with creative business ideas, who can put them into practice. | Hannah realised that children in the park got very thristy, so she started selling water. Hannah is very enterprising. | Hannah realised that children in the park got very thristy, so she started selling water. Hannah is very $\qquad$ |
| Employer | A person or organisation that pays people for work. | My employer started a business selling shoes, and pays me money to help in the shop. | My $\qquad$ $\qquad$ started a business selling shoes, and pays me money to help in the shop. |
| Ambitious | A deisire to be successful. | As a child, Joanne had dreams of becoming a successful business owner. She has always been ambitious. | As a child, Joanne had dreams of becoming a successful business owner. She has always been $\qquad$ $\qquad$ |
| Innovative | Having creative ideas and the ability or desire to put them into practice. | Steve Jobs, who created the iPhone, was an innovative man. | Steve Jobs, who created the iPhone, was an $\qquad$ man. |
| Initiative | To have ideas of doing things differently, for the better, and trying them out. | Jacob used his initiative to organise the class pens and pencils, so that it was easier to find the right ones. | Jacob used his $\qquad$ $\qquad$ to organise the class pens and pencils, so that it was easier to find the right ones. |
| Creative | Able to make or do something new or with imagination | Josh always had a creative solution, that no one else had thought about. | Josh always had a $\qquad$ <br> solution, that no one else had thought about. |
| Capable | Decribes a person who has the ability to accomplish many things. | Marie was able to suceed at anything that she set her mind to. She was very capable. | Marie was able to suceed at anything that she set her mind to. She was very $\qquad$ <br> _. $\qquad$ |

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