



Earning and spending - Activity plan



Description

A simple card and dice game to encourage learners to work on addition and subtraction of monetary values, using finance records.

Preparation

Ascertain number of groups 2 – 4 learners per group.

Print and cut out the game cards and mark the reverse with the corresponding number (1-5) – one set per group. Shuffle each pile.

Print how to play sheets. Either one per learner or one per group.

Print Personal Finance Records sheet. One per learner.

Place the five piles of cards, face down on the table, in the middle of each group.

Resources

All printable materials provided

Scrap paper (for calculations)

Pencils and erasers

One die per group

Vocabulary

Income, expenditure, balance

Introduction/context

Set the context by describing the nature of family finances; the types of income and expenditure, and the importance of keeping track of finances.

Support understanding of the game rules, with examples.

If you want to play a concurrent game over multiple sessions, make a note of the order of learners around the table, so they can pick up where they left off.

Timing

25-50 mins

Gameplay

Allow learners to work through the game, offering support with calculations where required.

Timing

5 mins

Pack-down

Ask learners to make a note on their sheets of who last had a turn. Carefully return cards and sheets to your folders to revisit in the future.

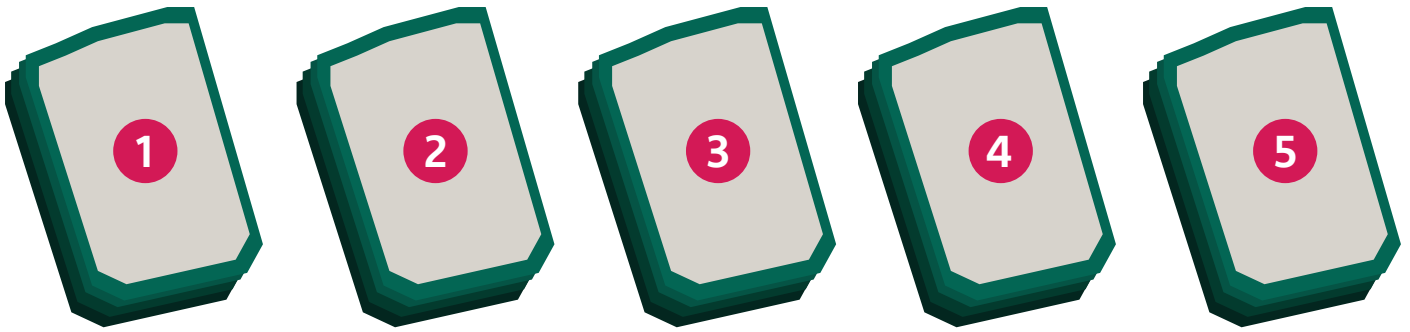
Variations/expanding on the activity

Create new cards to expand on the game with more complex calculations, such as larger values or introducing percentages.

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How to play

In groups of 4 to 6 people, sit in a circle. Place the cards in five piles in the middle of the table.



Each player should have a personal finance record sheet. This is where you will record and work out how much money you have throughout the game.

The first two lines are completed to help you see how to complete the sheet.

Every time you earn some money, put it in the **income** column.

Every time you spend or lose money, put it in the **expenditure** column with a – (minus).

Income means money coming in. **Expenditure** is money coming out.

- You start the game with a pocket money day and earn £30.00. This has already been added to your sheet.
- Take it in turns to throw the dice. If you throw a 1 to 5, pick up a card of the same number. The card may tell you that you have earned money or won money. The card may tell you that you have spent or lost money.
- Number one and number two cards are different types of expenses.
- Number three and number four cards are different types of income.
- Number five cards are surprises!
- If you roll a six, it is pocket money day and every player gets £30.00!
- Once you have rolled the die; the next player can roll, while you add the income or expenditure to your personal finance record sheet.
- When you have added the amount to your sheet, you will need to work out the balance. Look at the balance column in the row above. That figure tells you how much money you had before you picked your last card. If you have earned more money, you will need to add it to the balance. If you have spent or lost money, you will need to take it away from the balance. You will then have a new balance.



Earning and spending - Resources



1

Your friend has been showing off because they got the latest computer game. You get jealous and splash out.

-£29.99

1

Your friend needs to pop into the shop to get milk. You spot a couple of toys that you just can't resist!

-£10.10

1

You're going to a party and want a new look. You buy new jeans.

-£20.98

1

It's your best friend's birthday. You buy them a really nice present.

-£15.25

1

You buy a ticket to see your favourite band.

-£25.75

1

A catalogue is posted through the door with some really cool gadgets. You order a spider catcher and periscope.

-£22.35



Earning and spending - Resources



1

You're going to the beach and you don't want to sit on the sand.
Buy a folding chair.

-£26.99

1

You buy a train ticket to visit your family.

-£18.20

1

You buy a new jumper, on sale.

-£16.15

1

You buy a superhero T-shirt.

-£12.99

1

You pick up some drinks, chocolates and snacks because you forgot your packed lunch.

-£14.50

1

The toy shop is having a sale!
That building block set that you wanted was £50 and is now...

-£28.55



Earning and spending - Resources



1

You take a train to the seaside for a day trip.

-£21.50

1

You go bowling with your friends.

-£14.35

1

You buy someone special a bunch of flowers.

-£18.60

1

You hear a radio advertisement for a new laser tag venue. You book a place straight away!

-£11.28

1

The local supermarket has half price toys. You buy yourself an art set.

-£16.35

1

You buy awesome new trainers.

-£24.49



Earning and spending - Resources



2

You're feeling peckish.
You grab a chocolate bar.

-£0.75

2

You buy yourself a burger and chips.

-£4.31

2

You go to the cinema.

-£7.00

2

You fancy a takeaway pizza
and splash out.

-£9.13

2

Everyone is collecting the latest
trading cards. You don't want to feel
left out, and you buy a pack.

-£2.19

2

You get a taxi home
because it's raining.

-£3.86



Earning and spending - Resources



2

You buy some seeds and soil to grow vegetables.

-£8.62

2

You buy a bag of sweets to cheer someone up.

-£0.50

2

You buy some clay to make an ornament for your teacher.

-£3.54

2

You visit the zoo.

-£6.70

2

You've been doing some online shopping and find a really cool gadget that changes the sound of your voice.

-£5.45

2

You attend a paintballing party.

-£7.51



Earning and spending - Resources



2

You see an advertisement on TV for a superhero magazine, with collectible figures. You rush out to buy the first issue.

-£2.35

2

You buy some wildflower seeds and scatter them along the grass, for the bees.

-£3.99

2

At the beach, you buy some chips, an ice cream and a bucket and spade.

-£7.01

2

You get caught in the rain and have to buy an umbrella.

-£8.75

2

You buy some seeds to feed the birds in your garden.

-£1.93

2

You pick up some drinks and snacks for a sleepover.

-£4.58



Earning and spending - Resources



3

You work as a waiter at a family party and earn some tips.

£2.10

3

You mow the lawn and earn...

£5.00

3

You take a faulty phone case back to the shops for a refund.

£7.25

3

You get a paper round.

£9.50

3

You go to buy chips for the family and you're allowed to keep the change.

£0.75

3

You help an elderly neighbour with her shopping and she lets you keep the change.

£3.47



Earning and spending - Resources



3

You sell sweets at a community fayre.

£6.83

3

You help out at the local fete and get paid...

£8.26

3

A neighbour pays you to help put out her bins.

£2.50

3

You grow some lovely vegetables and sell them at a weekend market.

£3.60

3

You splashed out on a gadget that you didn't need.
You return it for a refund.

£5.75

3

You find a lost dog and contact the owner who gives you a reward.

£8.00



Earning and spending - Resources



3

You find £1 on the way to school!

£1.00

3

You rake up some leaves for your neighbour and they pay you...

£4.88

3

You look after a friend's hamster for a week and they pay you...

£6.20

3

Hot day and a busy park?
You see an opportunity and sell glasses of water.

£8.14

3

You go to the shops for an elderly neighbour and they let you keep the change.

£1.75

3

You use a metal detector and find lots of lost change on the beach.

£4.80



Earning and spending - Resources



4

You play music with friends on the street and people like it so much, they start giving you money.

£12.12

4

You sell some old clothes that don't fit you anymore.

£15.87

4

You bake vegan cakes and sell them at a food festival.

£20.75

4

You sell some of your old computer games.

£25.05

4

You help a family friend start a Facebook page for their business.

£10.10

4

You get paid to look after your young cousin for the afternoon.

£16.00



Earning and spending - Resources



4

A family friend hires you to design a website.

£21.18

4

You help out in the local shop for a weekend.

£26.64

4

You make wooden Christmas decorations and sell them at the school fete.

£11.53

4

You sell some paintings and drawings.

£17.41

4

You visit an old people's home every weekend and they all chip in to give you some money to say thank you.

£23.89

4

You wash some of your neighbours' cars.

£20.00



Earning and spending - Resources



4

You make Christmas cards and sell them to family and friends.

£13.17

4

You entertain some young children at a birthday party and earn some tips from the parents.

£18.74

4

You sell a box of your old toys online.

£22.87

4

You take some of your old things to a car boot sale to sell.

£28.20

4

You get paid to walk and feed the neighbour's dog while they are on holiday.

£14.00

4

You start offering car washes for £4.75 and you get four customers on your first day.

£19.00



Earning and spending - Resources



5

It's Christmas!
A family friend has given you...

£10.00

5

You buy a raffle ticket.
You didn't win though, sorry.

-£5.00

5

You find some change in an
old coat pocket.

£8.00

5

Your school bag is broken
and you buy a new one.

-£11.50

5

You get a happy birthday card from
your grandmother.

£25.00

5

You make a donation to a charity
that helps homeless people.

-£22.00



Earning and spending - Resources



5

You create a piece of art by arranging stones and sticks in the woods. A local gallery thinks it is beautiful and buys the photographs from you.

£7.50

5

You make a donation to a charity that helps treat sick wildlife.

-£7.50

5

You win an art competition and are awarded...

£25.00

5

You visit the arcade and didn't set a budget. You spend all your pocket money.

-£30.00

5

You earn a little money for counting and sorting your grandparents' loose coins.

£2.50

5

You keep playing a cuddly toy machine trying to win a teddy bear.

-£10.00



Earning and spending - Resources



5

You have earned loyalty points with a supermarket and they send you a voucher.

£4.50

5

You buy materials to make slime.

-£2.00

5

You pay for a tennis lesson.

-£10.50

5

You need shampoo and hair gel.

-£3.00

5

You forgot Mother's Day!
You have to pay extra for next day delivery.

-£12.00

5

A slippery £20 note, has fallen out of your pocket somewhere.

-£20.00