

## **Money Talks - Personal Finance Programme**

(Years 9 to Year 11 – content and delivery style adapted accordingly)

Money Talks is a financial awareness programme developed to help young people understand the world of personal finance.

## Students will:

- Have a better understanding of how money affects their lives
- Understand financial jargon
- Understand taxation and role of the government
- Learn why it is important to live within your means and the impact if you do not (budgeting)
- Understand the world of borrowing and how this affects your life
- Have a better understanding of what is debt and how to avoid it
- Learn how to save and plan for the future
- Organise and present a fund raising event
- Learn simple skills and tools to help build a secure financial future

The day is split in to modules with a quiz at the end of each session to ensure the students learning.

The Programme is very detailed with lots of facts however fun, very interactive with activities throughout.

The final part of the day is focused on bringing together the day's learning. Students have to organise and present their ideas on a local fund raising event. Students need to be creative and resourceful in their planning and thought process with an aim to keep costs minimal and profit as high as possible.