

# Understanding Money Month

## Weekly Planner Ages 12 - 16

Better financial capability leads to better individual and social outcomes. Research\* shows that young people who have had some financial education are more likely to be confident managing their money. EVERFI is supporting teachers with a range of engaging activities and challenges throughout Understanding Money Month.

\*Money and Pensions Service



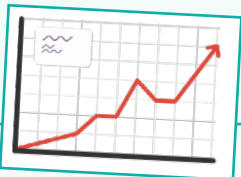
EVERFI empowers teachers to bring critical skills education into their classrooms, with digital lessons focused on topics such as financial education, compassion, STEM exploration, digital wellness and sustainability.



Register at:  
[everfiteachers.co.uk/register](https://everfiteachers.co.uk/register)  
to access our free online courses and lesson plans.



Online modules and class activities accredited by [Young Money](#). Curriculum links: PSHE, Maths, Citizenship.

Week	Online module (15 mins)	Class activity (15 mins)	Weekly challenge
<b>1</b> <b>Why budget?</b> 	<b>Thrive: Module 1 Road trip!</b> We meet Claudia who wants to save for a music festival. In this module we look at how to budget and why it's important. <a href="#">Access Thrive on the EVERFI platform</a>	<b>Why manage your money?</b> Students learn that good money management is an important life skill and give budgeting advice to Claudia's friends. <a href="#">Ages 12-13: Slides 13-17</a> <a href="#">Ages 14-16: Slides 13-17</a>	<b>Build a budget (20 mins)</b> Young people think about what method they would use to track their budget and why. <a href="#">Weekly challenges</a>
<b>2</b> <b>Credit and debt</b> 	<b>Thrive: Module 2 Paying the way</b> Young people help Claudia decide when it's ok to use credit and when it is better to use money you already have. <a href="#">Access Thrive on the EVERFI platform</a>	<b>Paying the way</b> Students explore the benefits and risks involved in paying with credit and look at the different meanings of the term 'credit'. <a href="#">Ages 12-13: Slides 18-22</a> <a href="#">Ages 14-16: Slides 18-23</a>	<b>Is credit a good idea? (40 mins)</b> Young people become financial journalists and help others understand when it's ok to use credit and when it's better to use money you already have. <a href="#">Weekly challenges</a>
<b>3</b> <b>Employment and income</b> 	<b>Thrive: Module 3 Earning the journey</b> Young people help Claudia find a job that suits her current needs and look at what you need to consider for your future career and education. <a href="#">Access Thrive on the EVERFI platform</a>	<b>Earning the journey</b> Students evaluate different job types and key considerations when choosing a job. <a href="#">Ages 12-13: Slides 23-25</a> <a href="#">Ages 14-16: Slides 24-29</a>	<b>My job checklist (20 mins)</b> Young people develop a checklist outlining points to consider when thinking about a job. <a href="#">Weekly challenges</a>
<b>4</b> <b>Investing and planning for the future</b>	<b>Thrive: Module 4 Planning ahead</b> Students explore different investments and look at the time value of money. <a href="#">Access Thrive on the EVERFI platform</a>	<b>Planning ahead</b> Students explore how saving products and investment can make money grow over time and identify the risks and rewards of investing. <a href="#">Ages 12-13: Slides 26-29</a> <a href="#">Ages 14-16: Slides 30-34</a>	<b>Investigating investing (10 mins)</b> Young people work out how much interest is earned on an investment, and explore compound interest. <a href="#">Weekly challenges</a>

