Second Level - Beyond Number Money and Finance Homework Cards



MF2.1 I can talk about the different ways that money is represented and accessed

Advert watch *print and other media* Ask children to look at different media (e.g. TV, internet, newspapers, magazines) and to write down, record or cut out examples of adverts for credit cards, banks and building societies. They bring these to school and share with the class to create a display of information.



MF2.1 I can talk about the different ways that money is represented and accessed

The £1 coin story Ask children to write a short paragraph which tells the story of what happens to a £1 coin during the course of a day. For example, *The shopkeeper gives it in change to Jake's Mum. Jake's Mum uses the £1 as part of a payment to buy a train ticket. Fiona buys a train ticket and gets the £1 coin as part of her change ...*

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MF2.2 I can talk about the different products and services people spend money on and the choices they make

Needs and wants at home Ask children to choose a room at home or another familiar place such as after-school club or grandparent's flat. They write down 10 or more things the room contains. For each thing they decide whether it is a need or a want and write 'n' or 'w' accordingly.



MF2.2 I can talk about the different products and services people spend money on and the choices they make

Adverts Ask children to choose five adverts (e.g. leaflets through the letterbox, adverts in the media, such as TV, internet, newspapers and magazines). They record (cut out, describe, print out) these adverts and sort them according to need or want. They then rank the needs in order, from most to least important.



MF2.3 I am developing a sense of costs, value and pricing

Buying goods *computers with internet access* Ask children to choose items they think their household needs, or that they themselves would like, including toys. They write a list of 10 items, estimate the price of each and work out a total cost. Back in class they check some of their estimations online.



MF2.3 I am developing a sense of costs, value and pricing

Small print *printed material with advertisements, computers with internet access* Ask children to look at adverts in the media (e.g. in leaflets, newspapers, magazines, adverts, internet adverts). They choose some items and jot down the extra costs there might be in buying the thing advertised (e.g. postage, parking charges, VAT, etc.).



MF2.4 I can compare deals and offers and talk about what represents best value

Super value! advertising materials Ask children to collect examples of special offers from the media (e.g. leaflets, newspaper and magazine adverts, internet adverts). How many types of special offers can they find? Back in class they make a display of each type of offer.



MF2.4 I can compare deals and offers and talk about what represents best value

Create some special offers Ask children to make up some special offers for a favourite product. They show the price for an individual item and the special deals. Back in class they share the deals they created.



MF2.5 I can plan and make choices for spending money within a budget

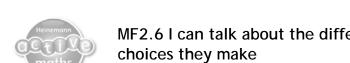
My budget Ask children to imagine they earn £10 a week. They draw up an imaginary budget showing how they plan to spend and/or save that money.

spend and/or save that money. ------



MF2.5 I can plan and make choices for spending money within a budget

Saving advantages Ask children to create a poster which might encourage their friends to save.



MF2.6 I can talk about the different ways people plan for their spending and the choices they make

Saving up Ask children to select some items advertised in a catalogue and record different ways that these items would be saved up for. For example, they could save up at £12 per month over 10 months for an item costing £120, or £10 over 12 months, £5 over 24 months etc. They bring these into school and ask a partner to see whether they agree with their calculations.

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MF2.6 I can talk about the different ways people plan for their spending and the choices they make

Family spending Ask children to create a scenario for an imaginary family. They describe the things they must spend money on and any things which they would like. Back in class they compare their scenarios. If appropriate, choose some scenarios and put some figures to these and think about how much income the family would need to meet the various costs.

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MF2.7 I can talk about the different ways people keep track of their spending and why this is important

Poster Ask children to create a poster for an imaginary bank encouraging a 10 year old to open an account with them.



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Bank words brainstorm Ask children to create a display of as many words as possible connected with different bank accounts. They traffic light these to show their understanding of the words.



MF2.8 I can work out currency conversions and understand the implications of these

Conversion chart *up-to-date exchange rate between pounds and euros* Tell children the current exchange rate between euros and GBP. Ask them to produce a table showing various equivalents, but leave gaps for a friend to complete. Back in class pairs swap and complete each other's tables.



MF2.8 I can work out currency conversions and understand the implications of these

Holiday to Europe Create a scenario for a family going on holiday to Europe. Ask children to think about the different things they would need to budget for when on holiday that they would need to pay for in euros (e.g. accommodation, food, entrance costs, car hire). Back in class they work out the costs using current currency rates.



MF2.9 I can devise a budget in planning an enterprise project and work out the calculations involved

Profit and loss definitions Ask children to define profit and loss in words (and diagrams) to an alien.



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Pitch in Ask children to think of a new product (e.g. shampoo, button-sized radio, personal mini-aeroplane). They prepare a pitch for this product, aiming to convince a bank or other lender to lend them some money to start making their product to sell. They need to think about who will be the audience for their pitch and how much money they will be asking for.



MF2.10 I can carry out an enterprise project and present and discuss my accounts working out the profit and/or loss involved

Profit or loss? Ask children to make up some problems about profit and loss for a partner to solve back in class. The problems should specify the costs of the activity, and the income generated. Their partner will have to work out the amount of profit or loss, and say which it is.

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MF2.10 I can carry out an enterprise project and present and discuss my accounts working out the profit and/or loss involved

What makes it successful? Ask children to imagine they run a business and to think about some of the things which would be important to make this successful. They create a poster to show this information.