



## Dosh – Learning Resources

### Lesson 1: What is it?

#### Warm up –

Start to get pupils thinking about money by asking them to work in pairs to think of as many names for money as possible. Ask them to write each name on a square notelet or sticky note. As a class, collate the ideas into a graph. Which name is the most popular? Are there any odd ones?

#### Discussion Starter –

Reflect on the names. What kind of feelings does it show we have towards money. Pose the question: ***Is Money good or bad?***

Note responses on a large sheet or interactive screen and save. You can come back to this activity as you read more of the book to see if the opinions change.

*READ – from bottom of page 9 ‘ Money sometimes gets a bad reputation...’ to page 10 ‘.....rather than letting it eat us up!’*

#### Main Lesson –

##### Bartering:

After reading about bartering in chapter 1. Play a game of ‘What would you swap?’ to help children gain the idea of VALUE.

##### **‘What would you swap?’**

- **Collect some items or images. These should be a mix of desirable items, such as a games console, a stack of chocolate, football kit, and some not so desirable, such as a bag of carrots, a mop, a twig.**
- **Show an item at a time. Ask pupils to discuss or share what they would swap for it.**
- **As pupils share, compare responses. Do others think the offer is enough? Would they go higher or lower?**
- **Draw out differences in offers – offers of time/labour; offers of tangible items; offers of items with a shelf-life.**

##### Notes and Coins:

In chapter 1, we learn that money was the solution to the problems with bartering. Draw out key words from the text, that show what coins and money need to be:

- pg 20 – portable and long-lasting, all can accept
- pg 22 – show the backing of the king
- pg 24 – pretty and practical
- pg 26 – hard to forge, clever security features

Task children with designing either a coin or note that matches these criteria. This can be for a country that is real or for a made-up country, Maybe where they themselves are the head of state to feature on the note/coin. They can create their design on the sheet provided.

## Notes and Coins

Now that you have read all about what makes a great coin or note, have a go at creating your own. Try to be creative, so yours is distinct and easily recognisable. Don't forget to make sure others can't forge the design! Label your design features using the notes boxes. Explain the feature, then draw a line to link to the feature on the sketch.

Feature 1:

Feature 2:

*My Design:*

Feature 3:

Feature 4:

### Foreign Currencies:

End the discussion on this chapter looking at places pupils have been on holiday. Ask pupils to bring in any left-over notes or coins to look at together.

Try checking out the exchange rates for any currency brought in, by looking online. A fun idea would be to work out how much common items would cost with that exchange rate. (You'll probably need to use some calculator skills to do this, or you can use convertor tools on popular search websites.) For example, if a can of cola costs £0.90, what would that convert to in US dollars?

## Lesson 2: Earn It!

### **Warm up –**

Start to get pupils thinking about why they want money. Ask them to jot down what they want money for on the sheet. Encourage them to focus on things that are important to them.

### **Discussion Starter –**

Now pupils have their vision board of desires. Ask them to look at any of those items that could be deemed as NEEDS not wants. Do they have any on there?

Pose the question – Do you deserve the wants?

This discussion will need to be led sensitively. It may bring up examples of people who have lots of ‘stuff’ but don’t appear to deserve it, and also examples of people who don’t have much but appear to deserve much more.

Bring out the idea that those who work hard will create opportunities to get the things they desire.

### **Main Lesson –**

As you read through chapter 2, pupils will be drawn to thinking about how they will EARN their money. This is a great chapter to focus on during CAREERS WEEK.

#### Money Tomorrow:

Ask children to consider what jobs they would like to do in their adulthood by jotting on the sheet all their interests and strengths.

Some pupils may find listing strengths difficult. A nice way to support this is to ask pupils to move around the room with a strengths sheet. For each person they ‘bump into’ they should add a strength on to their sheet, whilst that pupils adds one strength to your sheet. Discuss the idea of strengths before this activity, encouraging listing skills, attitudes and talents.

#### What jobs are there?

Task pupils with interviewing adults with a variety of jobs. You may wish to generate the list of questions together as a group or class, so that responses can be easily compared. Encourage pupils to ask questions to draw out why they do their job, how it links to their interests and strengths and what they get from doing their job.

If you do this during CAREERS WEEK, you may have adults with varying jobs coming in to school to share their roles, so this task will be a bit easier to arrange. If not, ask pupils to interview adults they know such as parents, aunties and uncles and family friends.

After interviewing and gathering information, pupils can now compare to their own strengths and interests sheet. Is there a job that’s been shared that would match some of the things they’ve noted?

I want money for.....

Things I want NOW or THIS WEEK:

Things I want THIS YEAR:

Things I want in THE NEXT 5 YEARS:

Things I want as an ADULT:

## **Money Tomorrow:**

Start to think about jobs for the future just for YOU by jotting here your interests and strengths. This page is unique to you, so don't worry if it is different to other people.

**INTERESTS** – activities that make you smile; things you look forward to doing; activities you do regularly.

**STRENGTHS** – things that you are good at.

**My Interests:**

**My Strengths:**

### Skills Badges:

Read together pgs 52-54 to learn about transferrable skills that it is great for all to work on.

Pupils can use the skills sheet to note examples of when they have shown this skill. They may find some of them tricky to do so. Model as a teacher small, specific examples for yourself so they get idea.

*For example:*

*“That time when a brand-new register system came to school. I was used to ticking with a pen on a ‘real’ register. When the computerised system came, I found it tricky at first, but I followed the training and learned how to use it. Now, it’s easy-peasy!”*

*ADAPTING TO CHANGE badge earned!*

As pupils share a suitable example, you can award them the corresponding badge. When completed, they will be job ready with a range of skills ready for any workplace, shown on their badge page.

If pupils have missing skills, they can become a target to develop.

# My Skills Portfolio:

Under each heading, note an example of how you have shown this skill in real life. Add the badge for each skill to your badge page when your teacher has approved your example.

<p><b><u>Adapting to Change:</u></b></p>          <p><i>Teacher approval: .....</i></p>	<p><b><u>Creativity:</u></b></p>          <p><i>Teacher approval: .....</i></p>
<p><b><u>Teamwork:</u></b></p>          <p><i>Teacher approval: .....</i></p>	<p><b><u>Critical Thinking:</u></b></p>          <p><i>Teacher approval: .....</i></p>
<p><b><u>Fixing Mistakes:</u></b></p>          <p><i>Teacher approval: .....</i></p>	<p><b><u>Decision Making:</u></b></p>          <p><i>Teacher approval: .....</i></p>
<p><b><u>Emotional Intelligence:</u></b></p>          <p><i>Teacher approval: .....</i></p>	<p><b><u>Cultural Awareness:</u></b></p>          <p><i>Teacher approval: .....</i></p>

# My Skills Badges:

Name .....

Age .....

Date awarded: .....



Date awarded: .....



Date awarded: .....



Date awarded: .....



Date awarded: .....



Date awarded: .....



Date awarded: .....



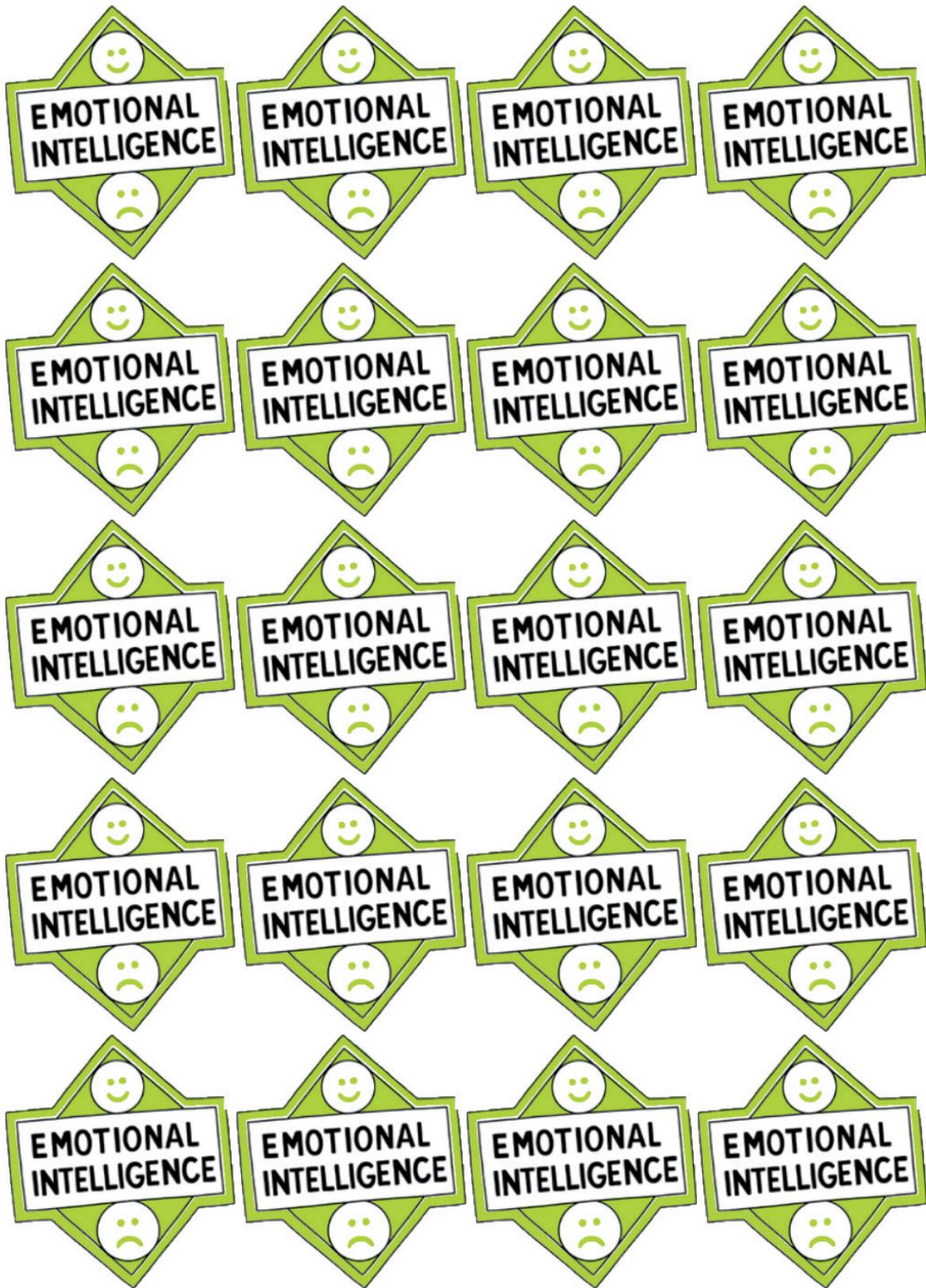
Date awarded: .....



















# Lesson 3: Spend It!

## Warm up –

refer back to pupils sheets on what they want money for in the future. ask them to discuss and sort with a partner into WANTS and NEEDS. Do any pupils disagree on what a NEEDS.

You may wish to focus on words such as VITAL, ESSENTIAL, REQUIRED, CRUCIAL here.

Is there a question pupils can come up with to sort items? It could be ‘Can I live without it?’

Read page 68 together.

## Discussion Starter –

Pose the statement – Adverts work on everyone!

Ask children to discuss their response to this. can they think of anyone immune to adverts? Can they explain why and how adverts work on people?

## Main Lesson –

### Advertising Tricks:

Select an advert or many examples of adverts for children to work with. This could be TV or YouTube adverts, bus shelter/train station posters, adverts in magazines and newspapers.

Read pages 69-72 together to discover the 4 tricks used in advertising.

Pupils should then annotate or note how these tricks are used in the advert example(s) selected. Children could grade which are most effective, using the tricks to justify their opinions.

### Gratitude:

Read page 73-74 together.

Having a ‘Gratitude Attitude’ is something we need to practise. Try it together now, writing down 3 things to be grateful for. Share these and celebrate differences.

Be sure to plan to revisit and practise this. Why not try it at line up time – every pupil must say something they are grateful for as they pass through the door. It could be part of everyday at a set time, or at impromptu moments.

### Budgeting:

Share pages 75-77 together.

Display the key vocabulary in your classroom: INCOME and EXPENSES. Be sure pupils really understand these two terms.

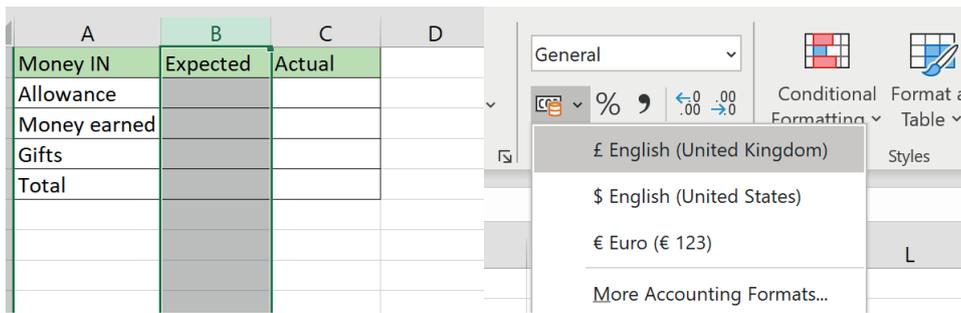
Use the models to do some spreadsheet work, developing pupil’s own budgets. If this is sensitive, you could give ready-made scenarios and amounts for made-up characters.

<b>MONEY IN</b>	EXPECTED	ACTUAL
Allowance		
Extra money earned		
Gift money		
Total		

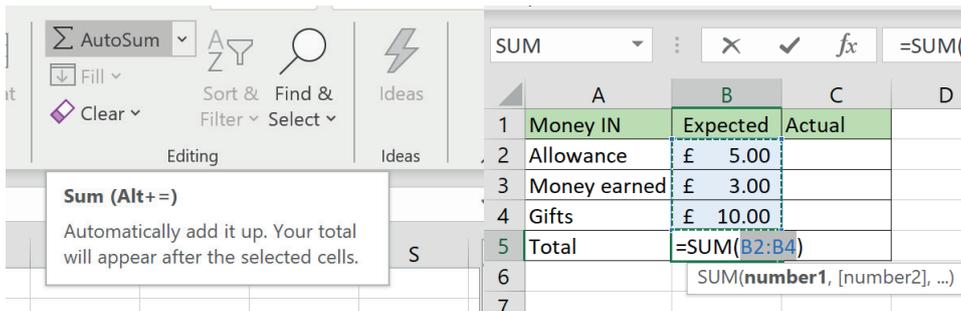
  

<b>MONEY OUT</b>	EXPECTED	ACTUAL
Savings account		
Ice cream		
Movie		
Trainers		
Donation to local library fundraiser		
Total		

Model to pupils how to change the number format to money.



Model to pupils how to use the SUM formula.



### Taste Tests:

Read about being savvy shoppers on page 79-85.

Set up a taste test to model the idea on page 86. A good one to try is cola. Get some known brands and supermarket's own labels in similar bottles. Cover the labels with coloured paper and label with only a number. You as teacher can keep a record of which brand matches the number.

Allow pupils to taste each sample and give a score out of 10. They could order them from what they think is least to most expensive.

Just for fun, gather the classes score to give averages and order the bottles accordingly. Then do a 'big reveal' moment. Is the leading brand the number one in your blind tasting test? Then add the cost of each bottle. Is the most expensive worth the extra money, or is a cheaper version very similar or better?

As a bonus spreadsheet skill, try using formulas to calculate savings across a month or year if you swap from the leading brand to the supermarket's own for your weekly bottle of cola. The amounts saved could influence the change of purchase choice. Just think what you could buy if you swapped!

### Best Price Hunt:

Task pupils with finding the best price for a given item. You could do this with Supermarket pamphlets or supermarket online grocery shopping. You will need to do a little hunt yourself first to check item availability.

Model to pupils how to use search engine shopping tools. You can discuss here if they show you 'like for like' products and website/seller reliability.

A good way to do this task is for a set scenario, such as a shopping list for a party, including cake, drinks, balloons etc. You might even be able to use the winning shopping list to have an actual celebration!

# Lesson 4: Save It!

## Warm up –

How do pupils look after their money now? Ask who has a bank account. How many different types are there in the class?

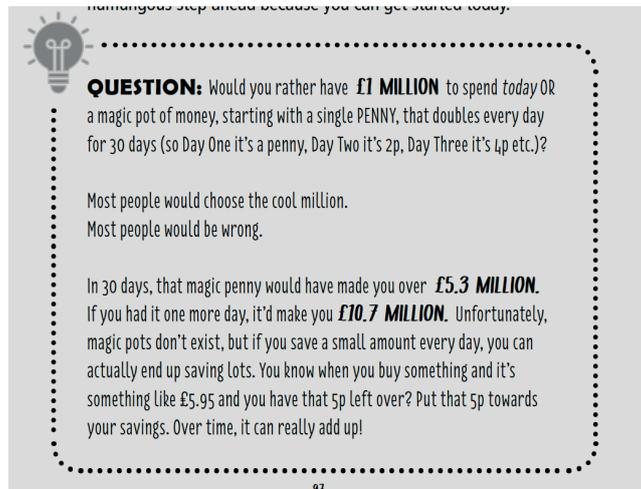
If you have a local bank, they may come in to school to talk to your class about bank accounts available and how to save.

## Discussion Starter –

Pose the statement – saving is for grown ups.

Ask pupils to discuss their thoughts on the statement. Do any of them save up now? What kinds of thing do they save up for? If they agree, what reasons do they give?

Share the question from chapter 4:



...many steps ahead because you can get started today.

**QUESTION:** Would you rather have **£1 MILLION** to spend today OR a magic pot of money, starting with a single PENNY, that doubles every day for 30 days (so Day One it's a penny, Day Two it's 2p, Day Three it's 4p etc.)?

Most people would choose the cool million.  
Most people would be wrong.

In 30 days, that magic penny would have made you over **£5.3 MILLION**. If you had it one more day, it'd make you **£10.7 MILLION**. Unfortunately, magic pots don't exist, but if you save a small amount every day, you can actually end up saving lots. You know when you buy something and it's something like £5.95 and you have that 5p left over? Put that 5p towards your savings. Over time, it can really add up!

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## Main Lesson –

### Interest:

Read together pages 94-97 to learn about savings and interest.

Use the concept of interest to develop and practise pupil's skills in calculating percentages. Ask pupils to select a starting amount, then use the table to calculate the amount each month after interest. You can decide the interest rate. You could start with 5% interest – pupils could calculate 10% by dividing by 10, then halving. There will be some rounding involved here, too.

Try changing the scenario to note changes.

- What if you add £2 to your savings each month compared to just leaving it to grow? How much more do you earn?
- What if you spend £2 each month compared to just leaving it to grow?

## Interesting Interest!

<u>January</u>		<u>July</u>	
Starting amount	£	Starting amount	£
Interest	£	Interest	£
total	£	total	£
<u>February</u>		<u>August</u>	
Starting amount	£	Starting amount	£
Interest	£	Interest	£
total	£	total	£
<u>March</u>		<u>September</u>	
Starting amount	£	Starting amount	£
Interest	£	Interest	£
total	£	total	£
<u>April</u>		<u>October</u>	
Starting amount	£	Starting amount	£
Interest	£	Interest	£
total	£	total	£
<u>May</u>		<u>November</u>	
Starting amount	£	Starting amount	£
Interest	£	Interest	£
total	£	total	£
<u>June</u>		<u>December</u>	
Starting amount	£	Starting amount	£
Interest	£	Interest	£
total	£	total	£

## Saving Goals:

Read together page 107 and think about the benefits of being a money saving whizz! The more pupils can save to save, the better they will be as a money saving whizz!

Look at page 108 and they 2 ways to set a saving goal:

### SAVING GOALS

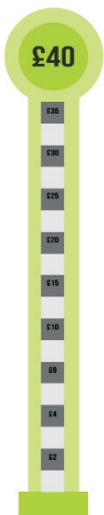
If you're saving up for something specific like that game, guitar or pair of trainers, there are two ways you can go about it:

- 1** If you need the money by a certain date, look at the cost and divide that by the number of weeks you have left to tell you how much you have to save each week to get there. *(I want to buy a £40 pair of trainers in 10 weeks ... so that's  $£40/10 = £4$  a week!)*
- 2** If you have an idea of how much you can save per week, you could take the cost and divide it by this weekly savings figure to find out how many weeks it'll take to save up for your stuff. *(A £40 pair of trainers. Hmm, I think I could save £5 a week ... so that's  $£40/£5 = 8$  weeks!)*



Pupils can try out both ways on the saving goals sheet. For option 1, give pupils a date 10 weeks ahead if you want them to practise dividing by 10 skills. You may wish to challenge some pupils with more difficult to calculate options.

Why not make some save-o-meter using the chosen option?



## Saving Goals:

I am saving for:

### Finding the best price:

Find three places you can purchase your item (if applicable) and note the different prices. Circle the best option. Don't forget to include postage and packaging! Don't forget to check when special offers run out!

Stockist:	Cost:
	£
	£
	£

### How much do I need to save?

**Option 1- I have a date I need the item for:**

Cost of item (c)	£
Number of weeks I've got to save (w)	£
Savings per week = $c/w$	£

**Option 2- I have an amount I can save per week:**

Cost of item (c)	£
Amount I can save per week (s)	£
Savings per week = $c/s$	£



# Lesson 5: Grow It!

## **Warm up –**

Ask pupils ‘What would you do with £1000’? Allow pupils to discuss the best things to do with the money. Do any suggest saving? Do any mention investing?

## **Discussion Starter –**

Share the key words INCOME and WEALTH. What’s the difference? What’s the most important?

Ask the question – Can you have more WEALTH than someone with a lower INCOME than you?

Discuss and ask pupils to explain examples.

*Read together page 113.*

## **Main Lesson –**

Profit:

Read about company profits on pages 115-116 and how this will benefit the shareholders. Calculating profit gives a nice opportunity to work with large numbers in a real-life scenario.

*Try creating some scenarios for pupils to calculate with. You can start with the example on the sheet. Pupils can check calculations using formulas on spreadsheets.*

# What's the profit?

## Company – Burgers R Uz

### Outgoings:

January	£567.09
February	£499.55
March	£533.00
April	£512.34
May	£300.90
June	£553.87
July	£488.99
August	£552.22
September	£458.23
October	£570.80
November	£478.56
December	£500.87
<b>Total:</b>	

### Takings:

January	£1200.89
February	£1098.78
March	£1678.00
April	£1234.87
May	£998.89
June	£1324.66
July	£1765.99
August	£1006.55
September	£1299.00
October	£1134.66
November	£987.55
December	£1134.88
<b>Total:</b>	

Profit for the year = £ .....

answers: outgoings=£6,016.42, takings=£14,864.72, profit=£8,848.30

The logo for 'DOSH' is located in the bottom right corner. It features the word 'DOSH' in a bold, stylized, italicized font with a white outline and a black fill, set against a white background.

## Fantasy Shares:



**FANTASY STOCKS!**

Investing in real shares might be a little way away for you but you can always do a test run. Pick a company that you really like. Could be anything. Do as much research as you can on it. If it's listed on the stock market, you'll be able to look it up online and see how it's been doing. Invest your imaginary money in that company today. Then track how it does over the next few months. A year. Longer. Do this with a small bunch of companies. It's a bit like Fantasy Football but for business. Follow the news. Get used to thinking like an investor. Get some friends to do this with you and see how you compare!

Give pupils their page of fantasy notes. Allow them to investigate popular companies. They can search for their current stock value on a search engine.

They need to decide how they will use their £1000. (some rounding will need to take place here)

Ask pupils to share with the class their investment strategy. Why have they selected each company? Why did they use the given proportion of their £1000 on each company.

**Fantasy Shares:**

**£100**



**£100**



**£100**



**£100**



**£100**



**£100**



**£100**



**£100**



**£100**



**£100**



## **Fantasy Shares:**

### **Investment 1:**

Company name	
Share price	
Number of shares bought	
Total spend	

Explain why you have invested in this company:

### **Investment 2:**

Company name	
Share price	
Number of shares bought	
Total spend	

Explain why you have invested in this company:

### **Investment 3:**

Company name	
Share price	
Number of shares bought	
Total spend	

Explain why you have invested in this company:

### **Investment 4:**

Company name	
Share price	
Number of shares bought	
Total spend	

Explain why you have invested in this company:

### **Investment tracking:**

Allow pupils to track their fantasy investments, making a note each week using the search engine tools. Have they risen or fallen in value. Where their choices good?

You may like to collect this data in a spreadsheet or table, then create some graphs to show how the values have risen and/or fallen.

# Lesson 6: Give It!

## **Warm up –**

As a teacher share with pupils who you give to and why. For example you may give to a charity supporting a health condition that someone in your family has, or you may give to a charity supporting a species of animal you care about, or maybe you support something more local like a church or soup kitchen.

Ask pupils to share which charities their families support.

You may have charities that you support as a whole school. Discuss why your school chose them.

## **Discussion Starter –**

Pose the statement – ‘I’ve worked really hard to earn, save and grow my money. Surely I deserve to keep it all for me!’

Ask which pupils agree or disagree with the statement. Discuss reasons why.

Read page 139 together.

## **Main Lesson –**

### Which Charity?

Read together pages 140-143 to learn about researching a charity to support. Task pupils with finding a suitable charity to support, linked to their interests and cares. They can note their findings on the sheet.

If you don’t have a school charity already, task pupils with selecting a charity that reflects your school values. Then ask them to write to the headteacher and governors to suggest they support the charity as a school. In the letter, they will need to use the notes collected from the website, linked to the knowledge of the school to explain why it is a good idea. This is a good opportunity for persuasive writing.

# Which Charity?

Check out the website for the charity you think you'd like to support. What can you find out about what they do with your gifted money?

Where do they work?	What do they do?
Examples of what your money can do:	Future plans for the charity:

### Paying Taxes:

Read together pages 148-149 to learn about the importance of taxes.

Check out your local council's website to discover all the services they offer, paid for by taxes.

Try to invite a local councillor in to school to talk about the work the council does with tax money.

### Give Time

Read together page 155. Discuss ways as a class you can GIVE time by volunteering.

Why not arrange for your class to volunteer together to support a local charity. You could pack bags at the supermarket, you could go to the local care home to help with the hoovering! Be creative and really make a difference.