

# MADE OF MONEY

SESSION 3: The next steps for your children

## FACILITATOR CHEAT SHEET

### What we want our children to learn as teens

Split the group into pairs (and a 3 if you have odd numbers) and give each pair a piece of flip chart paper and a marker.

Ask each pair to think about themselves as teenagers and what messages they would like to give themselves about money now.

If time ask them to develop those messages further into what they would tell their children as they become teenagers/young adults.

*Remember the messages don't need to be about things people should have done – they might want to praise their younger self!*

### Some useful prompts

- I would have realised being offered credit isn't the same as being able to pay for it
- I wouldn't have used all my monthly allowance in the first week
- I would have listened less to friends whose parents had more money
- I was right to think carefully about where I wanted to open a bank account and the ethical implications
- I would have thought more about how long things would last over the immediate price
- I wouldn't have tried to buy popularity
- I would have congratulated myself on setting up a savings book account – that money came in useful when I was 21!
- I would have been clearer about when I was lending money and when I was giving money to a friend
- I would have realised that people do appreciate hand made presents
- I would still walk to save on the bus fare – it kept me active!