

Pets can talk

Get people to work in pairs or small groups. Ask the group if they have any pets in their lives, or had any pets in the past. Get the group to imagine their pet having the ability to talk and is able to follow them around everywhere they went. Bearing this in mind, go through the questions below (this is provided as a separate handout) discussing what they would learn:

- What would your pet learn about money from watching you?
- Where would they see you use money?
- Would they see cash? Cards? What would they think about debit/credit cards?
- What would a trip to the supermarket look like to them?
- What would they make of money machines (ATM's)? Cash back?
- What would they see when they watch TV or open a magazine?
- What would online banking or shopping look like? Paying bills?
- Would money make sense? What would confuse them?
- What would they do / think about money if they tried to copy us? Would they save it? Spend it?

Examples:

- *A machine in the wall giving you free cash*
- *Paying for groceries using a plastic card, sometime you even get cash back*
- *Top up your energy using a special key or card*
- *Online shopping just clicking what you want and it comes straight to your door*
- *Water is free as it comes from your tap and you don't pay for it*
- *People starting use their phones or watches to pay for things*

Now ask the parent to imagine this pet is their child(ren). Explain to parents that this is how children might view money, a lot of it won't make sense to them.

This means we have an exciting opportunity to teach our children about money, even though we may not necessarily be perfect with money ourselves. Simple conversations about money and doing basic things at home will teach children about the value of money and how to manage it, which will hopefully help them to manage money as adults.