

Get | Spend | Save | Give

Below are the ages where you might introduce some of the elements, or milestones, around money. It is important to note that conversations and money milestones continues beyond the suggested age, and in some cases can be done earlier than stated.

Age	Get	Spend	Save	Give
3-6	<ul style="list-style-type: none"> • What is money and where does it come from • Gifts and presents • Money has value 	<ul style="list-style-type: none"> • Need/want • Once it's gone it's gone • We can have everything we want/have to choose • Advertising • Branding • Pester Power 	<ul style="list-style-type: none"> • Piggy Banks (or money jar) • Ways to save money around the house • How to plan 	<ul style="list-style-type: none"> • Delayed gratification • Why give • Gifts and presents
Activities	<ul style="list-style-type: none"> - Aliens landing on earth - Spending money received from present - Coins identify/group etc 	<ul style="list-style-type: none"> - Separating Wants and Needs (cards) - Watching 2 Kellogg advert and comparing - Shopping trip scenario/pretend shops - Delayed gratification games 	<ul style="list-style-type: none"> - Start saving at home in a jar 	<ul style="list-style-type: none"> - Choose an item child wants and make them pay
7-11	<ul style="list-style-type: none"> • Pocket money • Paid to do chores • Pavement sale – stuff made or toys used 	<ul style="list-style-type: none"> • Peer pressure • Household expenses • Bills • Budget/keeping track 	<ul style="list-style-type: none"> • Emergencies • Special occasion • Saving money cont... 	<ul style="list-style-type: none"> • Present • Charity
Activities	<ul style="list-style-type: none"> - Conversation with child about PM 	<ul style="list-style-type: none"> - Household budget using beans - Simple budget at home 	<ul style="list-style-type: none"> - Saving at home - Money saving goat - Money saving tree 	<ul style="list-style-type: none"> - Buying gifts on a budget - Making gifts

	<ul style="list-style-type: none"> - Creating a list of jobs on a sheet and the amount of pay associated with it 	<ul style="list-style-type: none"> - Helping with shopping budget 		<ul style="list-style-type: none"> - Giving a small donation to a charity of their choice
12-18	<ul style="list-style-type: none"> • Earn (jobs) • Credit • Student Finance • Sell items 	<ul style="list-style-type: none"> • Mobile Phone • Tax (income) • Bills (rent) • Online shopping 	<ul style="list-style-type: none"> • Banking • Debt 	<ul style="list-style-type: none"> • Presents • Money to friends and family
Activities	<ul style="list-style-type: none"> - Help write a CV and apply for jobs - Play WM exercise - Play Jargon busters - Looking at YouTube video on Student Finance - Set up an Ebay or Amazon account to sell items, or car-boot 	<ul style="list-style-type: none"> - Conversation about who pays for Mobile bill - Looking at a Payslip and identifying each item - Helping to write a household budget - Helping to order items online - Conversation on how to stay safe online 	<ul style="list-style-type: none"> - Visit to the local bank and open a bank account - Priority/Non-priority debt game - Visiting credit union 	<ul style="list-style-type: none"> - Buying gifts that fit within a budget - Conversation about how lending to friends./family can affect relationships

Other:

- Culture
- Communication
- Grandparents
- Digital
- Value