



Family Learning Fun  
from  
Made of Money

—  
QUAKER  
SOCIAL  
ACTION  
—

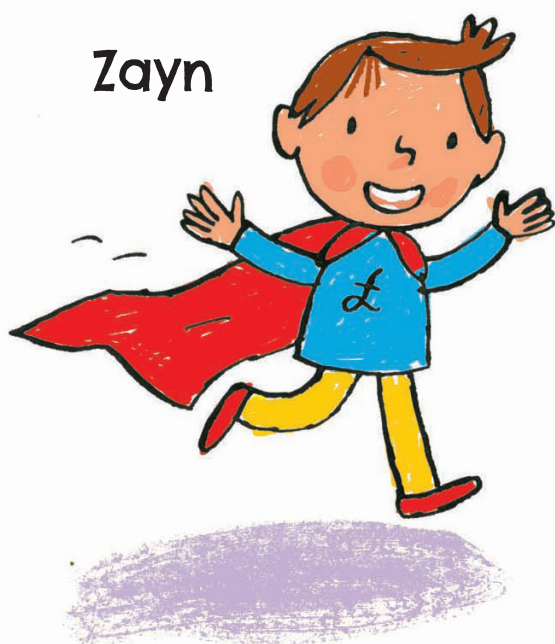


MADE OF MONEY  
17 Old Ford Road  
Bethnal Green  
London E2 9PJ



This pack was produced by Made of Money, a project of Quaker Social Action.

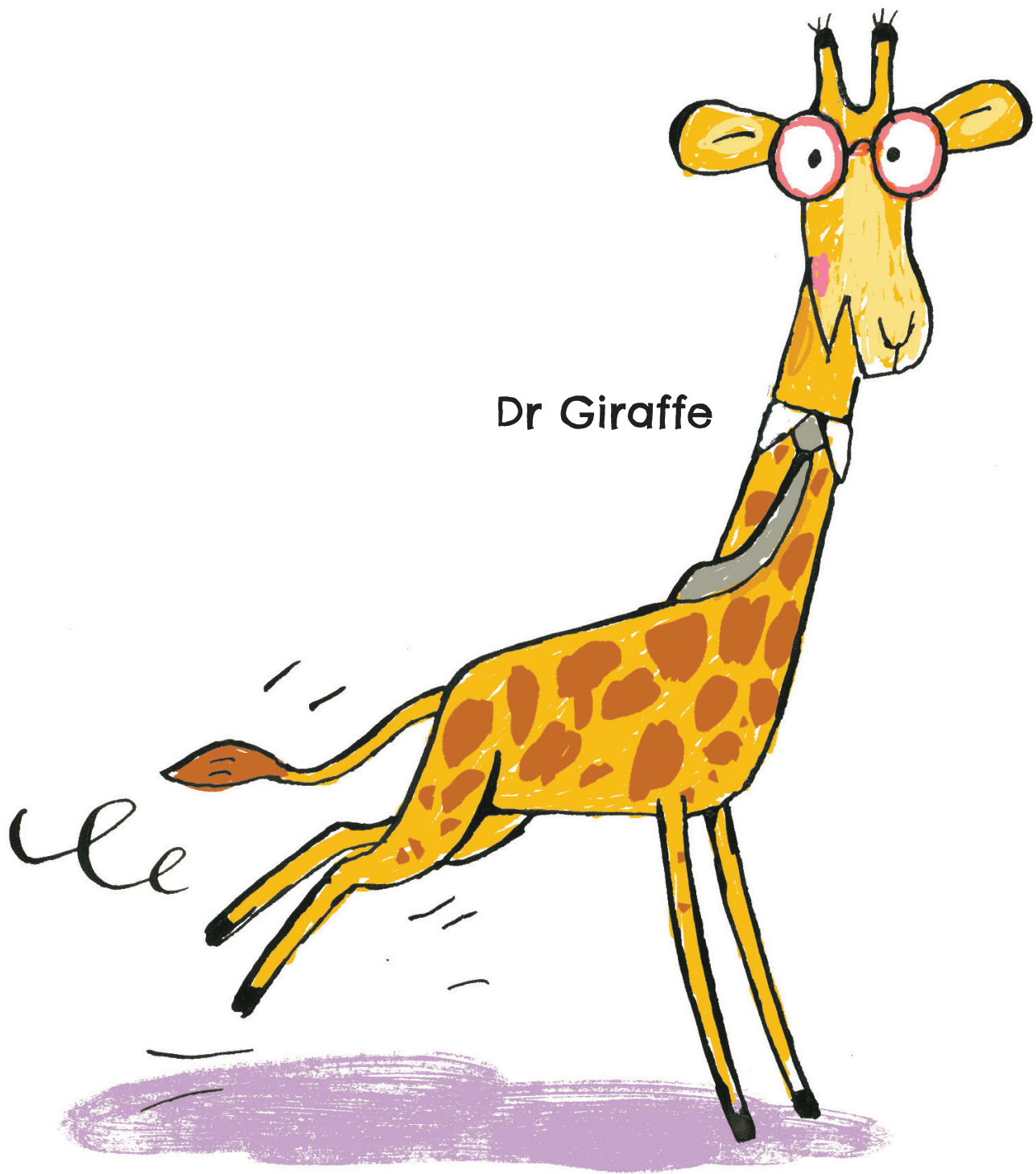
# Come join us!



Layla

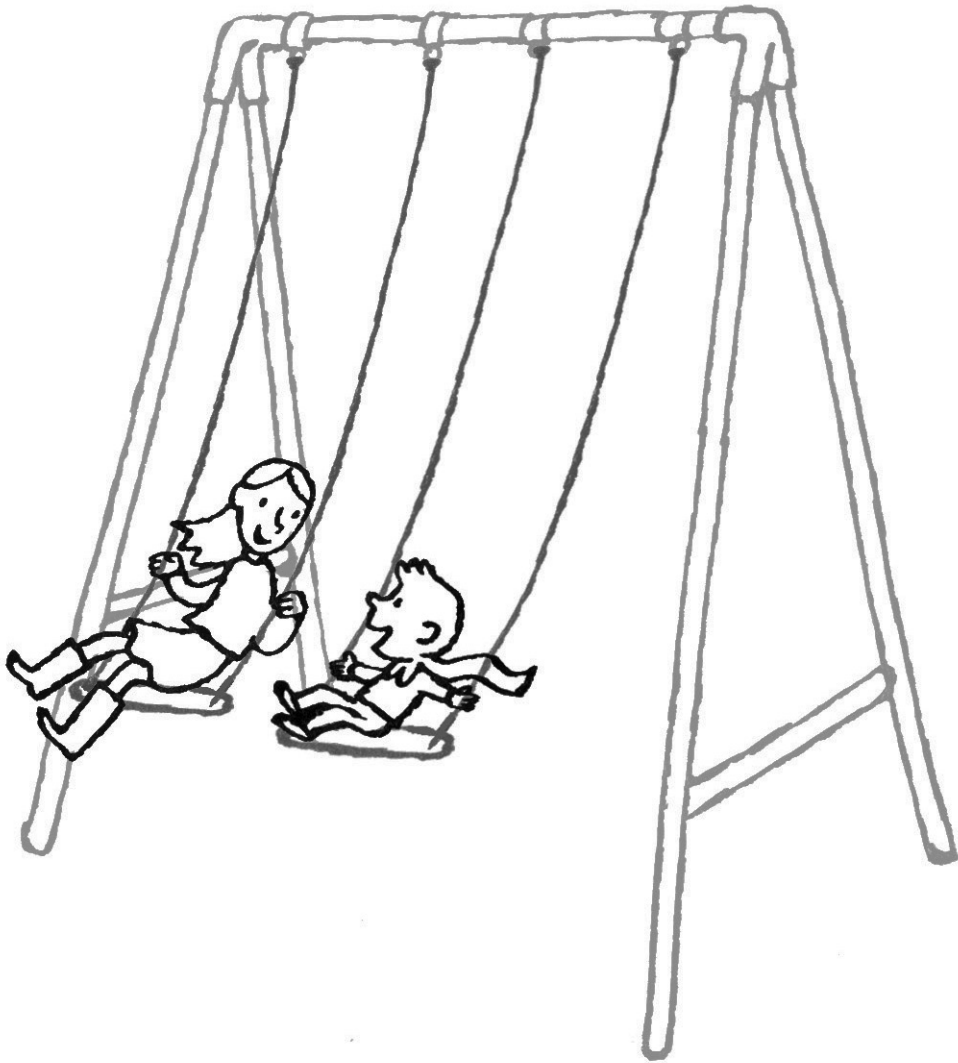
Meet our two friends, Layla and Zayn. They want to go on a fun trip... but first they need to learn about money. They need to learn what it is used for, how to look after it, and ways to save it. They need your help!





Dr Giraffe says he will help them. They want you to help too.

Come and join our friends to find out about money, and have fun along the way.



# Our story begins...

Zayn and Layla are in the park. They want to go on a trip to the seaside. They don't know how much it will cost. They don't know if they have the money to go.

Their friend Dr. Giraffe says, "A budget will help."

"What is a budget?" they ask.

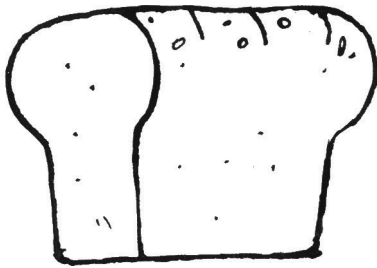
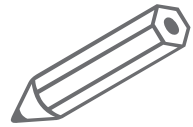
"A budget is a plan of how you will spend your money," he says.

"To make a budget you need two things. You need to know how much money you have. You need to know how much you want to spend on each thing. Then you can make choices if you don't have money for it all."

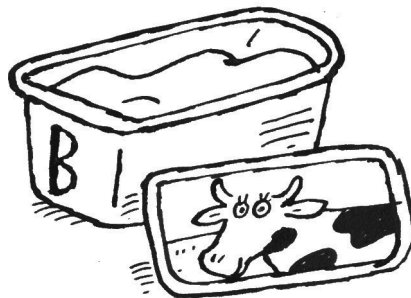
"Like when we go to the shop!" says Layla. "We choose what to buy. We make sure we have food for the whole week, and after that maybe we can buy a treat."

Can you help Layla and her family decide how they should spend £10 in the shop?

Write your shopping list on the page opposite, and make sure you don't spend more than £10.



£1.50

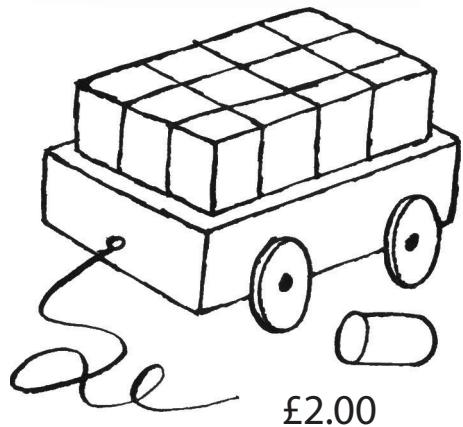


£1.00

£1.50



£5.00



£2.00

£1.00



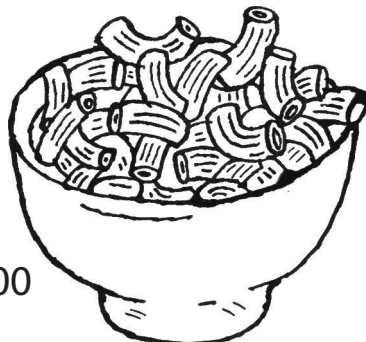
£3.50



£2.00



£1.00





# Shopping List

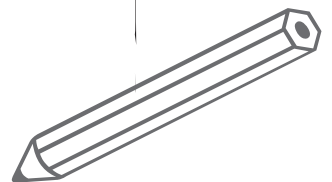
To buy

Price

	.
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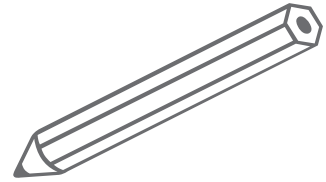
TOTAL

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If you were given £10, what  
would you buy or do with it?



Write it down or draw it.

Put your ideas here.

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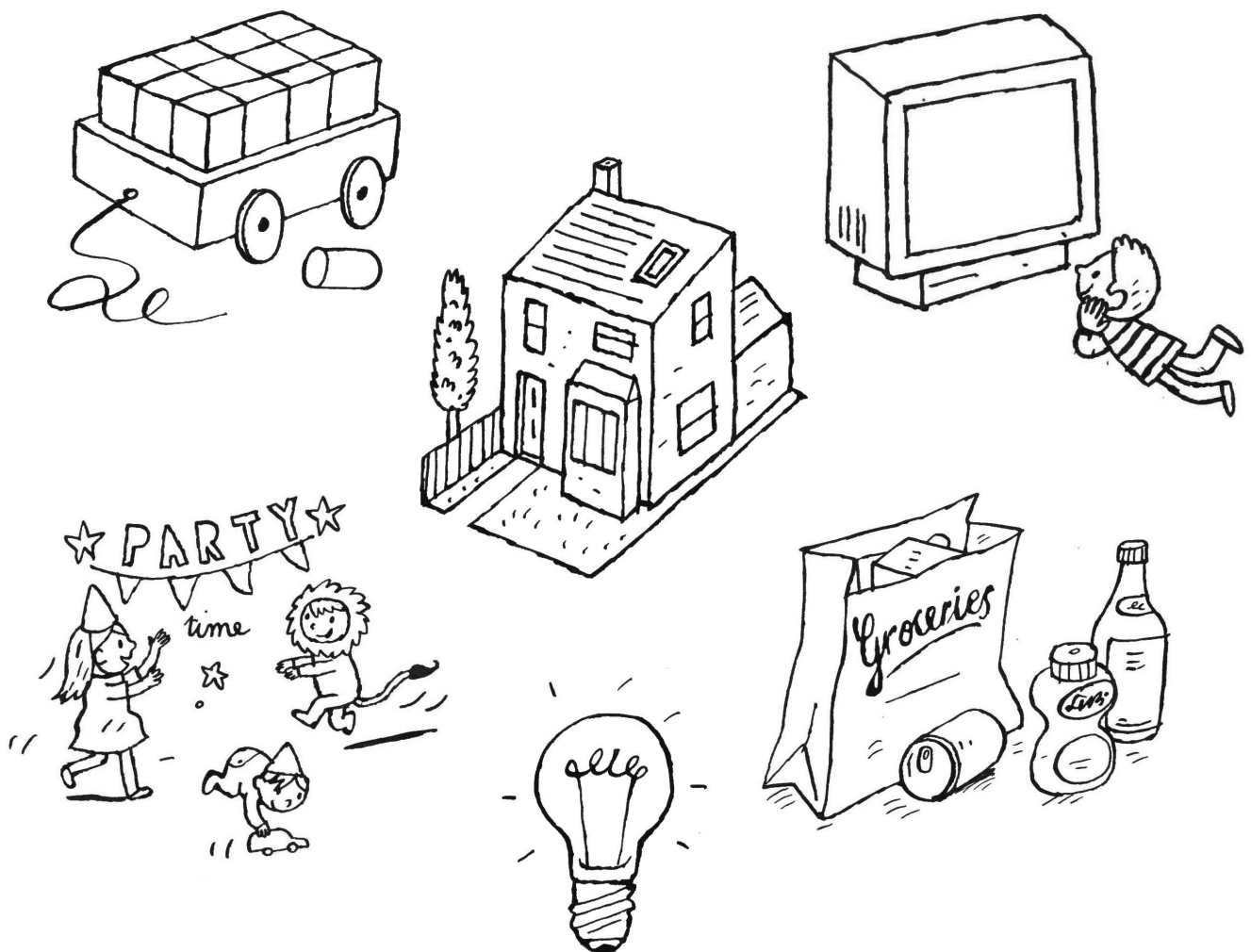
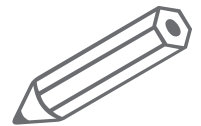
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# Need? Want?

Zayn tells Dr Giraffe that his family spent money on lots of things. "But when I ask for a new toy they often say no. They say that they don't have money for it. Why do they have money for some things, but not for the toys I want?" he asks.

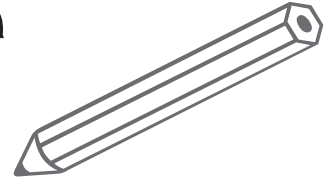
Dr Giraffe says, "Some things we **NEED**, or have to have. Some things we **WANT**, but don't have to have. Your family has to spend money on things they need first. Then they can see what else they can buy."

Can you help Zayn figure out what his family needs to spend money on **FIRST** by circling the pictures below?



Zayn says he gets it! He **NEEDS** food. He does not need sweets, but he does like them.

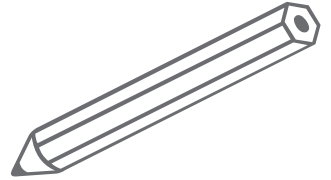
Can you draw other things Zayn and his family **NEED**?

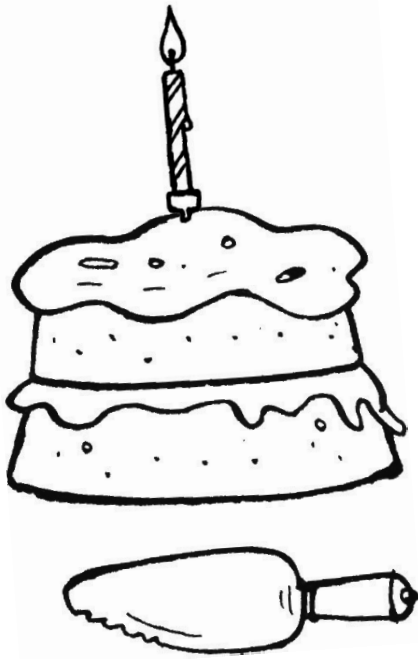




Layla says “I get it!” She tells Dr Giraffe about some things she **WANTS**, but does not **NEED**. “I am going to ask for them for my birthday.”

**Can you draw something Layla might WANT, but not need?**





"Birthdays!" says Zayn. "It's my dad's birthday and I want to bake him a cake. I know what I need, but not how much it will cost." Dr Giraffe says he will help Zayn to find out.

Can you help by going to a shop  
(with an adult) and finding out the  
cost for each of these:

1 pack flour

1 pack butter

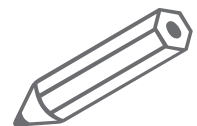
1 jar cocoa

1 pint milk

1 bag sugar

6 eggs

Please write how much money it costs to buy each item



Flour:

Cocoa:

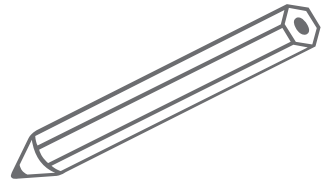
Sugar:

Butter:

Milk:

Eggs:

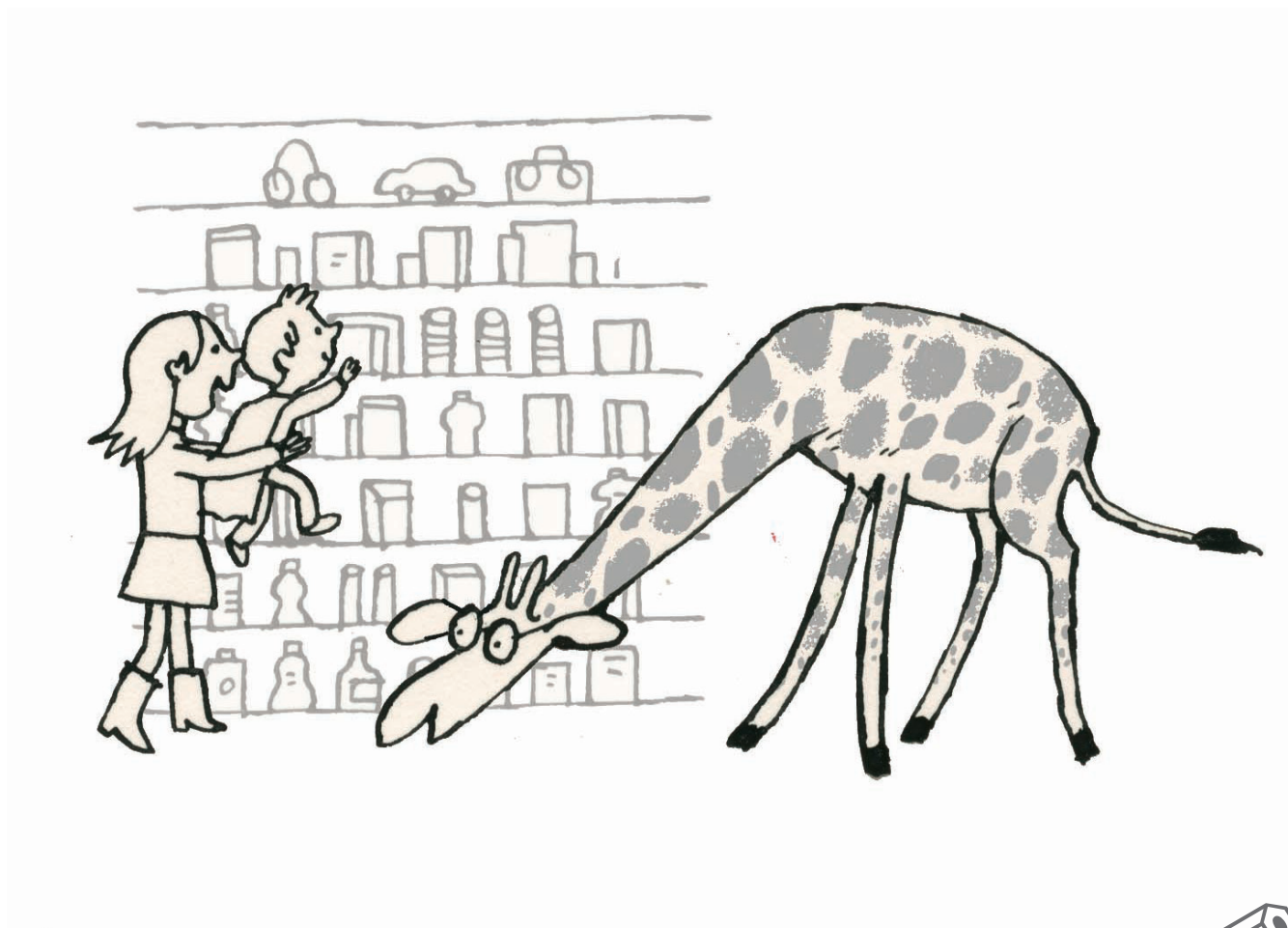
Can you draw  
the finished cake?



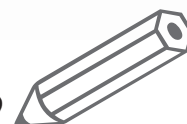
# A Trip to the Shop

Dr Giraffe, Layla, and Zayn go to the shop to buy the food for the cake.  
They also learn about how shops try to get us to buy things.

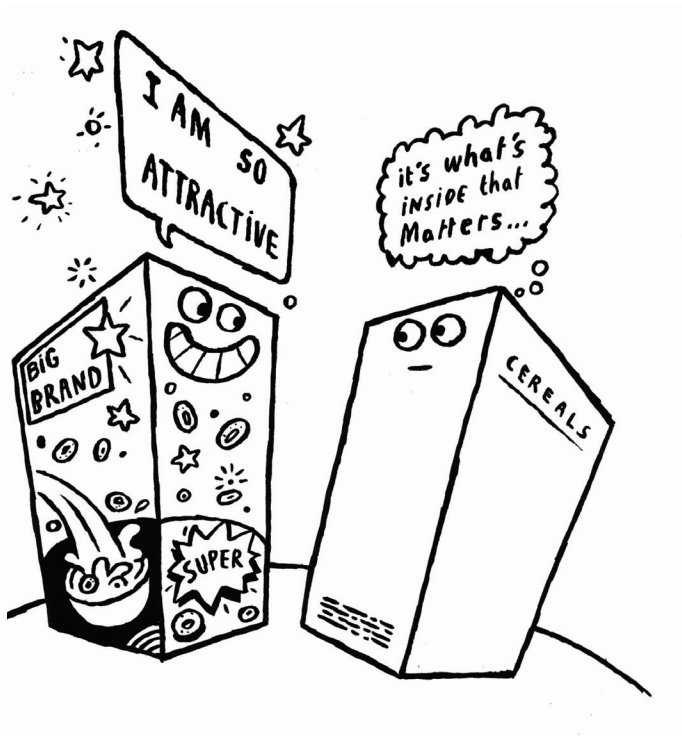
Dr Giraffe gets a trolley. "See how big it is? The more space we have to put food in, the more money we can spend!"



Colour in Dr Giraffe, Layla and Zayn at the shop







He asks Layla and Zayn to find milk and eggs. They look all over. Along the way they see sweets, cakes, and toys. Dr Giraffe says shops often put the things we **NEED**, like milk and eggs, around the back or sides. Then we have to pass things we **WANT**, but don't need, to get to them.

In the shop Dr Giraffe sees a treat he likes -

*Jaffa Cakes!*

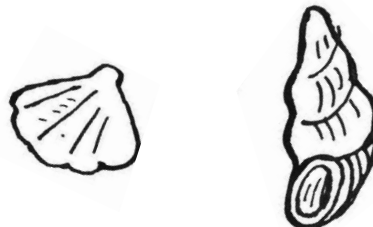
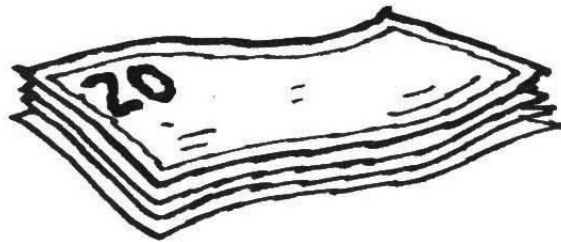
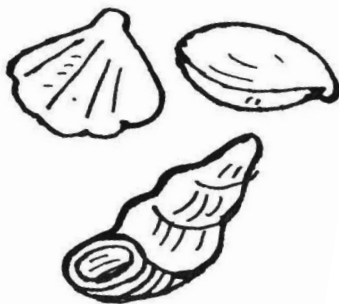
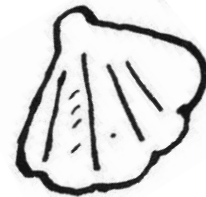
There are lots of brands, or makes. Some are cheaper than others. He shows Layla and Zayn that the cheapest are on the lowest shelves. The Jaffa Cakes that cost the most are higher—"so we see them first! By bending down we can save money." He says that store brands often cost less, but taste almost the same. "In fact," he says, "I like them better!"

# A bit about Money

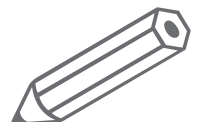


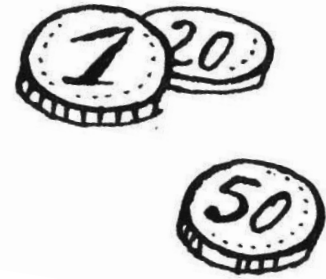
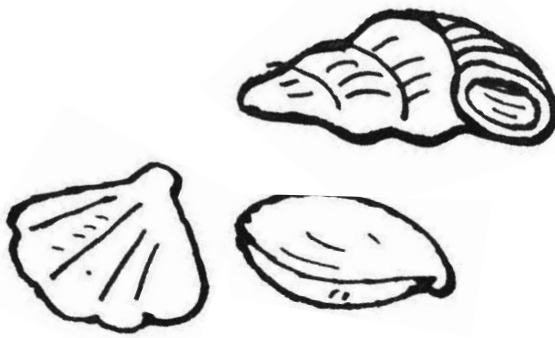
Dr Giraffe helps Zayn and Layla bake the cake.  
While they bake, he tells them about money.

"Money has been around for 3000 years. It has  
been many shapes and sizes, from coins to notes  
and even shells. Before money, people traded  
things," he says.



Colour in the money you would like to use





1200 BC Shells are used to trade with in some places

600 BC The earliest coins are made from a mix of gold and silver

1100 AD Paper money is first used in China

1800 The first coin used all over the world is called "the piece of eight"

1853 The first English bank notes are used

1946 First credit card is used

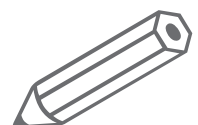
1967 First cash machine (ATM) is used in London

1983 The first UK pound coin is used



**AND NOW...** You can even pay with a mobile phone!

Q. What do you think money will look like in the future?

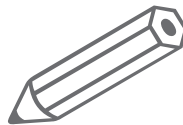


# My First Money Memory

"Dr Giraffe?" Layla asks. "Did they have money when you were little?" Dr Giraffe laughs. "I'm not that old!" he says. He tells Layla and Zayn about the first time he ever got money. It was for his birthday, and he bought a yummy treat.

**What is the first thing you can remember about money?**

Write or draw about it here:

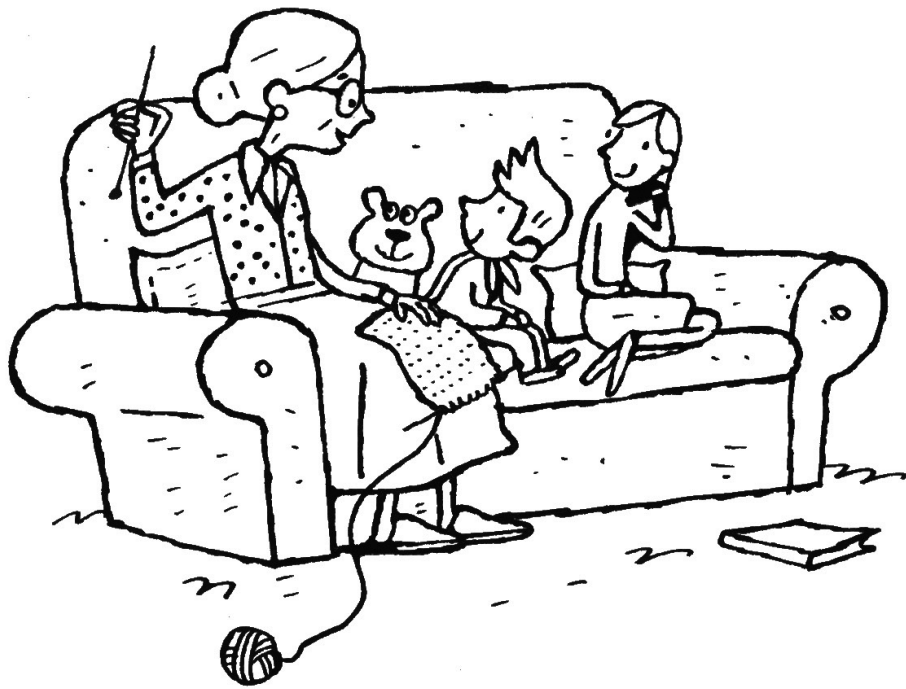


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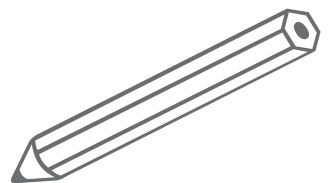




Why don't you ask a grown up their memory of money?

Who taught them to look after money?

What do they want to teach you about it?



# Adverts

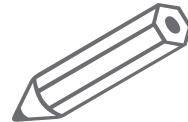


Zayn and Dr Giraffe go back to the shop as they need a candle for the cake. Walking down the street, Zayn sees posters, signs, and pictures. Dr Giraffe explains that these are adverts. They are trying to sell you something.

Below are some places you might spot adverts, or ads.

Can you find them in the scrambled words below?

VNEESTOIL \_\_\_\_\_



IZAGNEAM \_\_\_\_\_

ITNTRNEE \_\_\_\_\_

LDBARBOLI \_\_\_\_\_

ADRIO \_\_\_\_\_

USB \_\_\_\_\_

Answers: television, magazine, internet, billboard, radio, bus

Dr Giraffe and Zayn talk about the adverts they see.

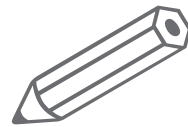
Can you help Zayn think about how the adverts get you to look at them?

Are the colours bright and fun, or boring?

Are the people smiling?

Do they use famous people?

Have a look at some to get ideas,  
then write or draw what you see.



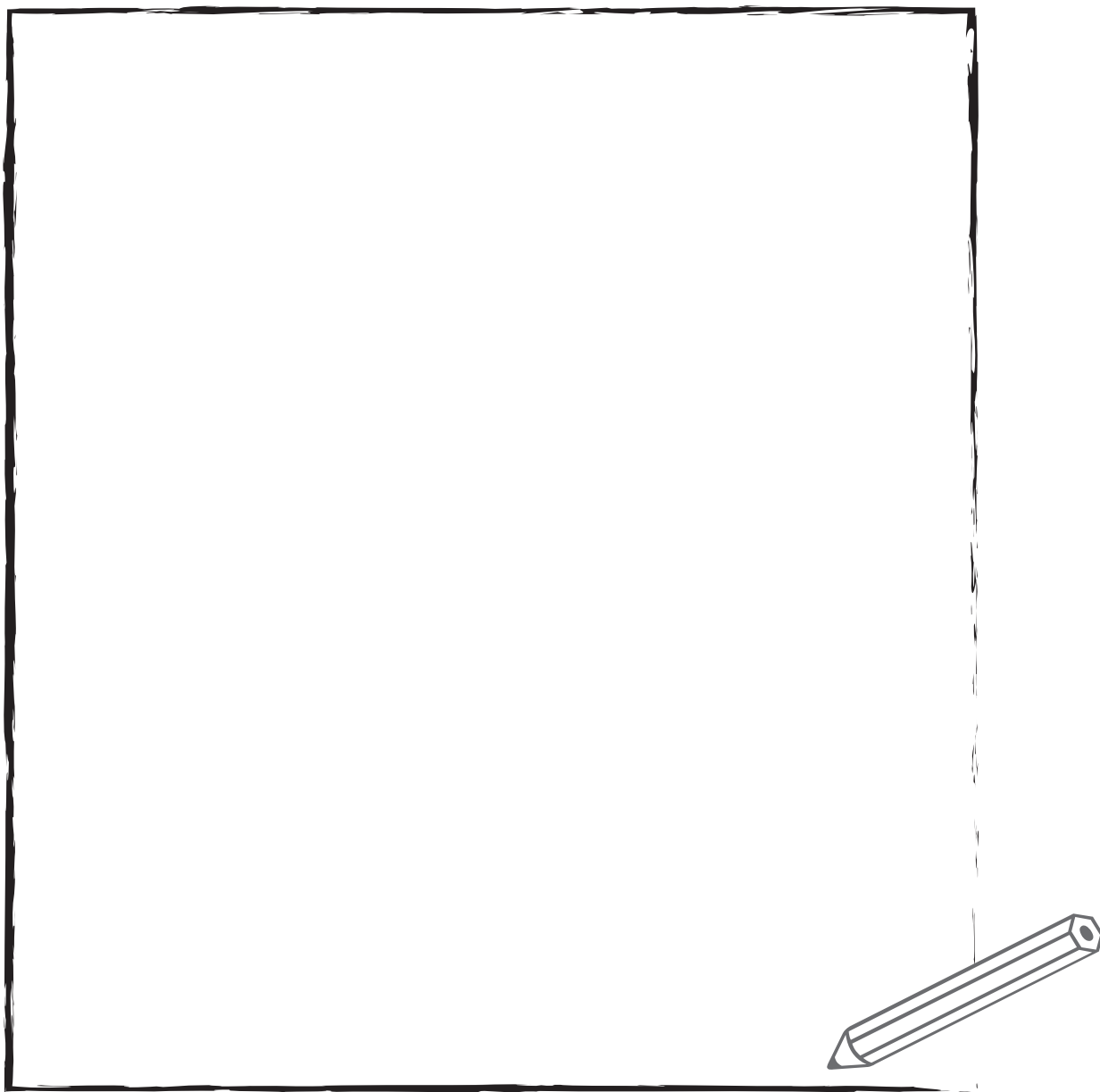
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When they got home, Dr Giraffe gives Zayn and Layla a **challenge**, to have a go at making their own advert.

**Can you do the same?**



"First," he says, "think about what you want to sell."

"Then think about what would make a child want to buy it. You want to show the good things, but hide the bad things. You have to tell the truth, so you can't lie. And make it look great – you want to sell it!"

# Time for more fun!

Dr Giraffe has lost some of his money words.  
Can you help him find them in the word search?

Words to find:

ACCOUNT, BANK, BILLS, CASH, CASHPOINT,  
DEBITCARD, DEPOSIT, INTEREST, NOTES, PAYMENT,  
SAVINGS, WALLET, WITHDRAW, SHOP, BALANCE

P	W	A	L	L	E	T	S	T	T
A	D	H	S	A	C	H	N	S	W
Y	B	R	T	H	O	U	E	A	I
M	A	C	A	P	O	R	N	V	T
E	L	T	P	C	E	O	K	I	H
N	A	I	C	T	T	S	N	N	D
T	N	A	N	E	D	I	A	G	R
G	C	I	S	L	L	I	B	S	A
D	E	P	O	S	I	T	E	E	W
C	A	S	H	P	O	I	N	T	D

# Riddle Time!

Q: Why don't cows have any money?

A: Because farmers milk them dry.

Q: When does it rain money?

A: When there is "change" in the weather.

Q: Where do fish keep their money?

A: In a river-bank!

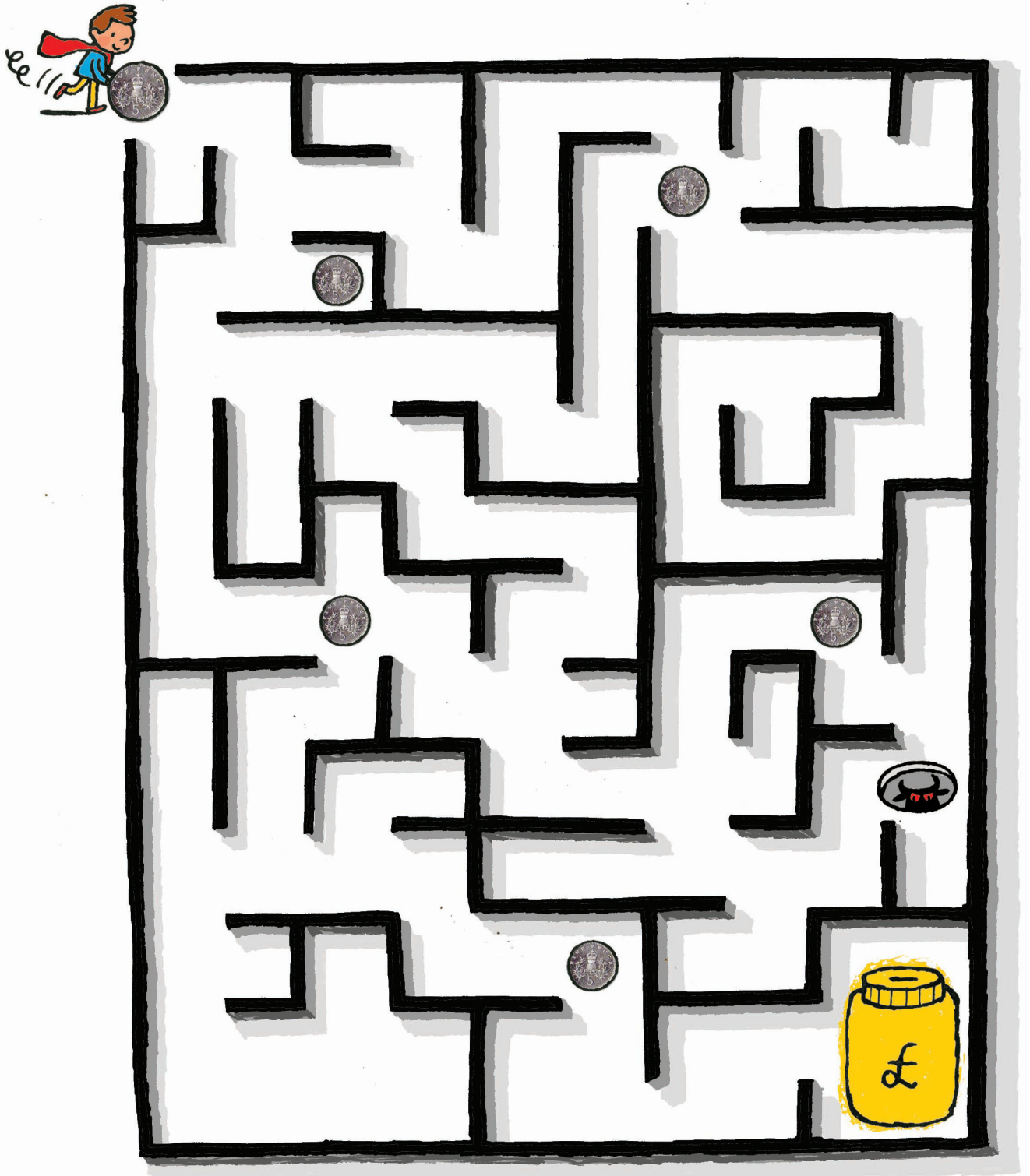
Q: Why did the robber take a bath before he stole from the bank?

A: He wanted to make a clean getaway!

Q: Where can you always find money?

A: In the dictionary!

# A-Mazing!



Help Zayn get to the savings jar while picking up as many coins as you can!



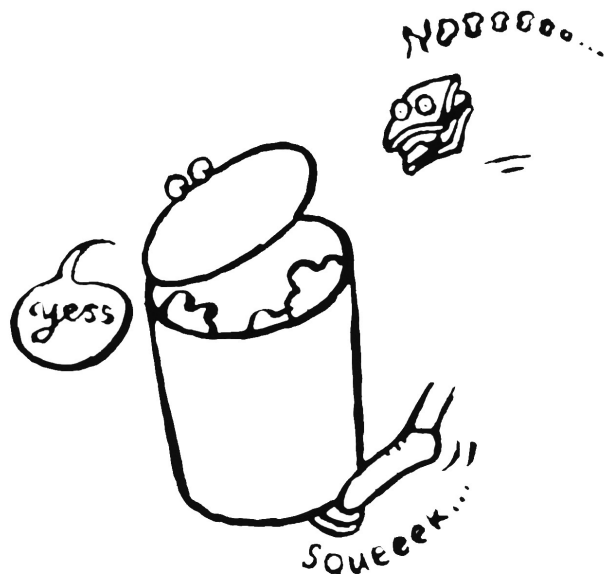


# Let's save!

Layla and Zayn remind Dr Giraffe that they still want to go to the seaside. They ask him how they and their families can save money for the trip. Dr Giraffe has some ideas. They are:

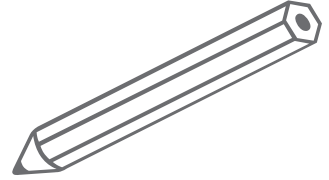
- 👍 Turn off lights you aren't using
- 👍 Use less water. Turn off the tap when brushing teeth or washing dishes
- 👍 Buy store brand food and goods
- 👍 Walk instead of driving or taking a bus if you can
- 👍 Unplug chargers and turn the tv off — don't leave it on standby
- 👍 Check what food you have before you go shopping, and just buy what you need
- 👍 Don't waste food

Talk to your grownup to see if you can try any of these at home.



Can you think of other ways they can  
save money?

Why don't you write or draw them below.



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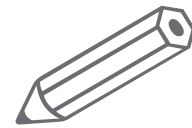
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**Is there something that you or your family  
want to save money for?**

**Can you draw a picture of it?**



**How could you save for this?**

**Put your ideas here.**

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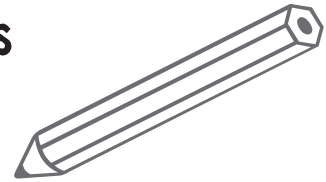
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# Keeping it safe

Layla is given a little bit of money. She needs to look after it but she is not sure where to keep it. She asks Dr Giraffe. He says there are lots of places to keep money safe.

Can you draw places  
to keep money safe?



Who else could  
Layla go to for  
more ideas?

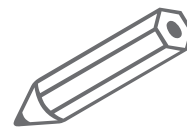
# What would you do?

Layla and Zayn say they are starting to understand about money. So Dr Giraffe makes up a game. He asks them lots of questions about what they would do if....

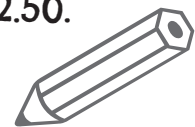
Can you help Layla and Zayn think of what they would do?



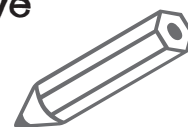
Your grandma gives you £5.00 as a gift and says 'Make sure you save some!' How much of the £5.00 would you save?



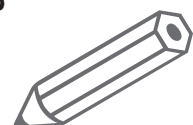
Your friend asks you to lend her £2.50. What do you do?



There is a new book you want. You don't have the money to buy it. What do you do?



What would you do if you found £20 on the street?



# Let's Talk!

"You know," says Dr Giraffe as they play the game. "You two are very good at listening to each other and taking turns. Good COMMUNICATION, or being able to talk and listen well, is really helpful."

He says, "When you go to the shops, or talk to your mum or dad, you can do the same things."

"Thank you," says Zayn. "But what are we doing that is good?"

Circle the words that you should do when you are talking to other people.

Ask if you don't understand

Be polite

Take turns talking

Wait for a good time to speak

Speak calmly

**Listen**

Look at them

Interrupt

shout

Tell how you feel

Look at the ceiling

Laugh if someone is upset

Can you practice this with your grownup?

# Free things

A week later, Zayn and Layla run to the park to find Dr Giraffe.

"Dr Giraffe," they shout, "we're going to the seaside! Our mums and dads said since we are saving lots of money, that we can go in two weeks time!"

Dr Giraffe smiles. "That's great!" he says.

"But..." Zayn said. "Until then we can't spend very much, and I'm bored. What can we do?" Dr Giraffe thinks. "Well, there are lots of fun things you can do for free."

## How about...

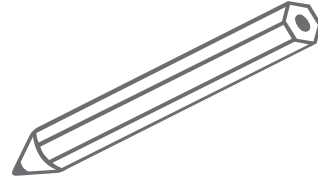
- 👍 Go to a free museum, and bring lunch
- 👍 Watch a movie from the library
- 👍 Go to the park and have a picnic
- 👍 Go on a walk, and even a bug hunt
- 👍 Find a new park with your grownup
- 👍 Have a board game day with friends
- 👍 Make things out of food boxes, card, and old paper
- 👍 Some cinemas do cheap kids' films





**What else can you think of?**

Write or draw them here.



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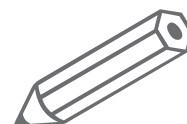


"Well," says Dr Giraffe, "have fun doing all those free things. Have fun at the seaside!"

"Do you want to come?" asks Zayn. "Thank you," says Dr Giraffe, "but that trip is for your families! I am going to go and spend time with my aunt by a nice green tree. Have a great time, and don't forget to keep saving money!"



Colour in Layla and Zayn at the seaside

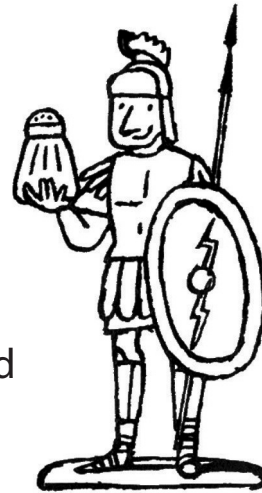


# Fun money facts

The place where coins are made in the UK is called the Royal Mint

More money is made for the game  
**MONOPOLY** than real money is  
made around the world

Roman soldiers were paid  
with blocks of salt



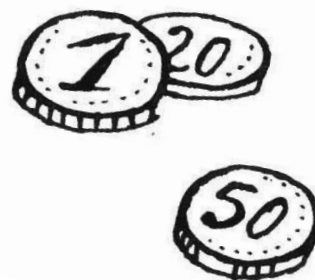
People used to save money in clay, or **PYGG**, jars.  
Later people then made them shaped like a pig for fun

Old bank notes that are torn or dirty are made into bricks,  
then burnt. This can be up to **£11 billion** a year

On the edge of the old **£1 coins** its says  
'Standing on the shoulders of giants'

When you put together new 1p, 2p, 5p,  
10p, 20p, and 50p coins, they make up the  
**Royal Shield** of the UK

# Want to learn more?



You can find some fun games online.

Here are a few that we found:

[www.familylearning.org.uk/money\\_games.html](http://www.familylearning.org.uk/money_games.html)

[www.topmarks.co.uk/maths-games/5-7-years/money](http://www.topmarks.co.uk/maths-games/5-7-years/money)

## Want ideas on teaching your children more about money?

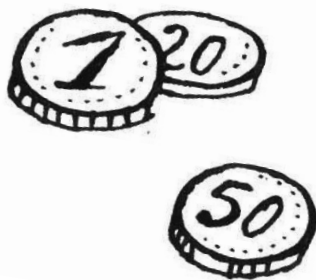
Visit the Money Advice Service's guide to teaching children about money:

[www.moneyadviceservice.org.uk/en/you-your-kids-and-money](http://www.moneyadviceservice.org.uk/en/you-your-kids-and-money)

You may also find this site useful: [www.moneyasyougrow.org](http://www.moneyasyougrow.org)



For more information on the history of money visit the British Museum Citi Money Gallery or go online: [www.britishmuseum.org/money](http://www.britishmuseum.org/money)



— QUAKER  
SOCIAL  
ACTION —

MADE OF MONEY  
**CONGRATULATIONS!**  
YOU ARE NOW A MONEY HELPER!



This certificate is awarded to:

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for finishing this pack and  
learning more about money

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Signature:

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Date:

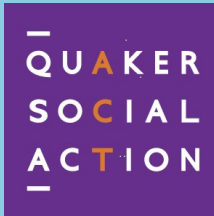


"Thank you for  
all your help."

"Don't forget what  
you learnt!"







Illustrations by Sebastien Braun

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