



Samir's birthday budget challenge

Age range: 7-11

 **BARCLAYS** | LifeSkills



Session overview

Time	Key learning outcomes	Resources
40-60 mins	By the end of the activity pupils will be able to: <ul style="list-style-type: none"> Understand key financial terminology Understand the value of money, how to manage and use money in an increasingly digital or cashless society and how to keep money safe. Use problem solving skills to work out where the missing money may have gone. 	<ul style="list-style-type: none"> Samir's birthday budget challenge presentation slides.

This lesson plan belongs to a suite that teaches pupils how to form good money habits for the long term.

We recommend that you start with this activity, which follows Samir going out for the day with his friends to spend his birthday money. At the end of the activity, pupils are encouraged to retrace Samir's steps to solve the mystery of the missing money. The reveal points in each scene cover topics such as value for money, creating a budget and making payments.

The other lesson plans in this series look at the topics covered in more depth to embed learning and all relate back to Samir's birthday budget challenge. They can be used flexibly as standalone lessons, or delivered as part of a series alongside the other lesson plans.



All the sessions align to the [Financial Education Planning Frameworks](#).

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Introduction

The characters in the activity – Samir, Nia and Alex are all teenagers so may be slightly older than your class, this will encourage them to think about preparing for financial dilemmas in the future. In this section your class will follow Samir throughout his day and what he spends his birthday money on. The second section gets pupils to retrace Samir's steps to find the possible causes of the missing money – if you want to view those before you begin the activity [click here](#).



Show **slide 2** to your class and read Samir's story below to your pupils.

Samir's story

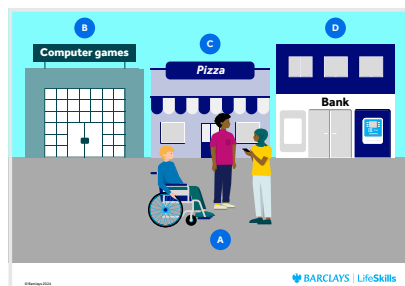
Samir has received £40 for his 14th birthday and it has been put straight into his bank account. He has also saved £15 from doing chores around the house so has £55 to spend in total.

To celebrate his birthday, he is going into town with his two friends Nia and Alex. Samir has been saving up for a new console game that costs £40, and would like to get some lunch from his favourite pizza restaurant that will cost him £10. Samir also wants to buy ice creams for himself, Nia and Alex after lunch. He has created a budget that includes the game and his pizza to make sure that he has some money left over to do this.

Ask your pupils to think about some of the places in the story where Samir may need to be careful with his money to make sure it is kept safe. Ask them to write down three of these places and add some information around what he can do to keep his money safe. Now ask them if their suggestions would change if they knew Samir was going to use card or cash.

This could include:

- **At the cash point** – make sure he covers his PIN code, make sure he puts his bank card safely back in his wallet and not drop it on the floor.
- **When he is buying the game** – make sure he checks the receipt to ensure he has not been overcharged.
- **When he is buying a pizza** – make sure he has read the menu properly so he knows how much his meal will cost, make sure he checks his receipt.
- **At the park** – make sure his card and wallet are in his pocket so it is not stolen.

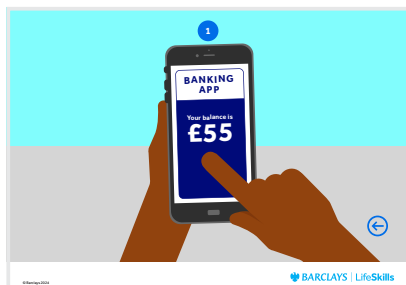


On **slide 3** you will see an illustration of a high street with a computer games shop, pizza restaurant, bank and the three characters. When you click on each letter, you will be taken to each corresponding scene, for example inside the computer games shop. Starting with the group of friends at letter A, work your way through the slides, clicking on each number reveal point in chronological order to explore more information on what is happening in each scene. Use the guidance below to prompt class discussions around each scene, or get pupils to write down their thoughts independently. After each scene, use the back arrow to return to the initial high street scene with the letter points to explore the scene belonging to the next letter.

Encourage your pupils to keep a close eye on how Samir spends his money as it will come in useful when solving the mystery of the missing money in [section two](#).

Challenge one

Samir's birthday budget



Banking app

Click on reveal point A on the high street to be taken to a close up of Samir on his mobile banking app.

Reveal point #1

Start by asking your class what they think a **budget** is. Explain that it is a plan for how to spend a certain amount of money based on income (how much money you have/will have) and expenditure (how much you plan to spend). The money Samir received from his birthday and doing chores is his income, the money he is going to spend in town is his expenditure. Budgets can help plan how much money you have available in a certain day or month.

Other prompts for discussion:

Do you think Samir should spend all his money or try and save some?

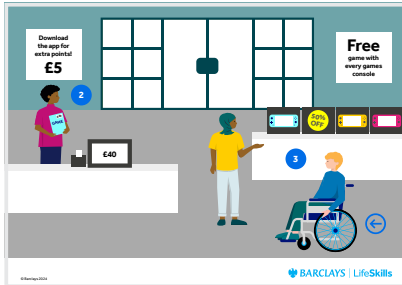
Answer: It is nice that Samir will be able to buy the things he really wants, but by not spending all of it and saving some he will have money to spend at another time or on something even better.

Why do you think it is a good idea for Samir to create a budget?

Answer: It can help him save up for the things he really wants, and helps him know exactly where his money is going. It means he can plan what to spend his money on.

Challenge one

Samir's birthday budget (cont'd)



Computer games shop

Click on reveal point B on the high street to be taken inside the computer games shop.

Reveal point #2

Samir is buying the game he has been saving up for. Discuss with your class what the shop assistant might ask for when he is making the purchase. This could include:

- If he has any ID to prove that he is over a certain age if the game has age restrictions.
- How he is paying, cash or card?
- To enter his PIN.
- If he would like a receipt.
- If he would like a bag.

Other prompts for discussion:

What should Samir think about before he buys the game?

Answer: *Does he have enough money and how much does it leave in his budget? Is the game good value for money? Is he getting it for a good price and is it worth it?*

What should Samir be careful about when making the purchase?

Answer: *Is the price at the till or on the receipt the same as on the box of the game? Is he covering his PIN and is anyone watching him enter his details? If he was using cash he should make sure the change is correct.*

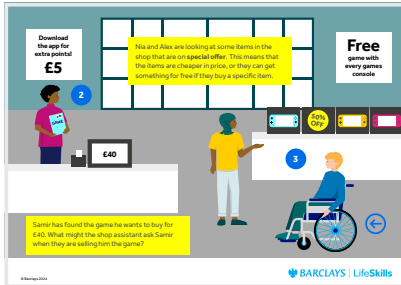
Reveal point #3

Nia and Alex are looking at some items in the shop that are on special offer, which means that the items can be cheaper in price. Ask your pupils to think about examples of money saving offers they have seen. These could include:

- Buy one get one free.
- Half price or 50% off.
- Three for the price of two.
- Multipacks.
- Seasonal discounts such as Black Friday deals.

Challenge one

Samir's birthday budget (cont'd)



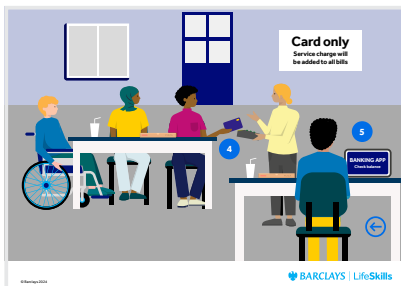
Other prompts for discussion:

What are the benefits of money saving offers?

Answer: Alex and Nia can save their money that can then be spent on something else.

What can be the disadvantages of money saving offers?

Answer: They could end up buying something they don't need just because it's cheap. The items they are buying may not be very good quality. If they must buy three products to get the deal they may end up spending more than if they just bought one.



Pizza restaurant

Click on reveal point C on the high street to be taken inside the pizza restaurant.

Reveal point #4

Start by asking your class what they think a PIN is. Explain that it is a Personal Identification Number. Every time you want to withdraw cash from a cash machine and often when you buy products in a shop using a debit card you will need to key this in. It is usually four numbers of your choice.

Next ask them if they have ever used contactless payment before, and what they think is good about paying this way. For example:

- You don't have to remember your PIN.
- You don't need to touch anything, more hygienic.
- Makes paying for things much quicker.

Explain that sometimes however, using contactless payments may not be possible. For example if the payment is over a certain amount of money you cannot use contactless and must enter your PIN.

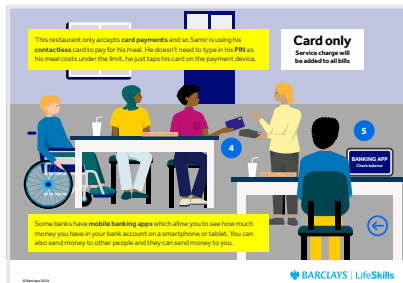
Other prompts for discussion:

Some shops and businesses are becoming cashless (they don't accept coins or notes), why do you think this is?

Answer: It can be more convenient for some shops and businesses to not deal in cash as they can see the record of transactions online, they don't need to physically go to the bank to get change, using cash can take more time.

Challenge one

Samir's birthday budget (cont'd)



Reveal point #5

Ask the class if they have heard of, or seen adverts for, banking apps before. Get them to think about why banking apps are becoming more popular. This could include:

- They help you keep track of money on your phone or tablet.
- Your friends and family can send money straight to your account to save them withdrawing money from a cash machine.



Cash machine

Click on reveal point D on the high street to be taken to a close up of Samir and his friends at a cash machine.

Reveal point #6

Where has Samir's money gone?

By clicking through the next slides you will be taken back into the shops and shown new 'reveal points' that provide clues as to where the missing money has gone.

Let your class know that these clues could explain why Samir hasn't got as much money as he thought he did, but which one is the missing money due to? It's up to them to decide where they think the money went.

Challenge two

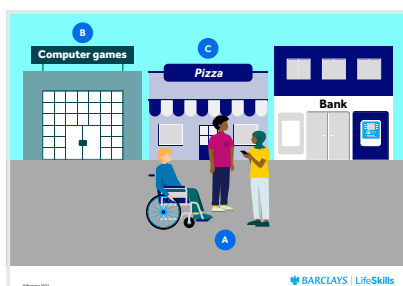
The mystery of the missing money



Beginning on **slide 14**, in this section you will go back through Samir's story and retrace his steps to investigate possible reasons for the missing money. Keep clicking through the slides to see new reveal points in each scene, using the below questions to prompt a class discussion. Before you click each reveal point, ask if your class have noticed any extra information in each scene previously which might account for the missing money.

For your information, before you start, here are the possible reasons for the missing money that will be revealed to your class. There is no right or wrong reason – they each could account for Samir's shortfall.

- Samir did not add his budget up correctly.
- Samir purchased an app for £5 as well as the console game.
- Samir paid a service charge when paying for his lunch without realising.



Banking app

Show slide 15 and click on reveal point A on the high street to be taken to a close up of Samir on his mobile banking app.

Reveal point #1

Did Samir add up his budget properly? Either on paper or in their heads, ask pupils to add up all the items in Samir's budget to check they add up to £55.

Other prompts for discussion:

What could happen if Samir didn't add up his budget properly?

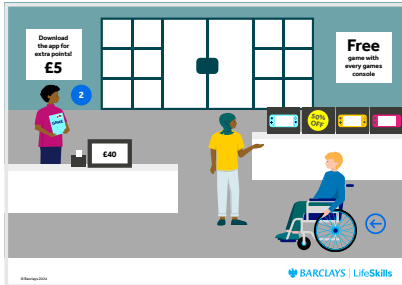
Answer: Samir would have either overspent or underspent depending on what mistake he made with his budget. If he kept overspending, Samir would run out of money and not have enough for the things he really wants.

How can he avoid making mistakes when adding up his budget?

Answer: He could double check his sums or get a friend or family member to check them, also make sure he knows the correct prices of the items in his budget.

Challenge two

The mystery of the missing money (cont'd)



Computer games shop

Click on reveal point B on the high street to be taken inside the computer games shop.

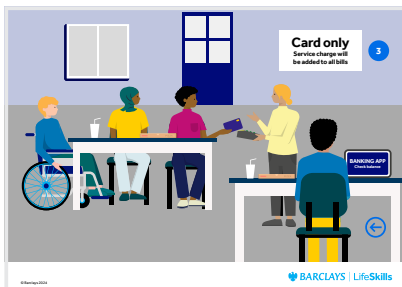
Reveal point #2

Could Samir have been charged for the app when buying the game? Ask pupils if they ever buy apps, or make in-app purchases to help them play games. Do they always check the price and make sure they have enough money?

Other prompts for discussion:

What could Samir have done to avoid being charged for the app?

Answer: He should have read carefully to see if there is an upfront cost for the app, or checked his receipt to see if any other charges were made.



Pizza restaurant

Click on reveal point C on the high street to be taken inside the pizza restaurant.

Reveal point #3

Could a service charge have been added to Samir's bill without him realising? Ask your pupils if they know what a service charge is. Explain that it is an amount of money added to your bill to pay for the work of the person who is serving you. Often it is optional and you don't have to pay it, but lots of restaurants will add it to your bill automatically.

Other prompts for discussion:

Could Samir have got his money back as he paid the service charge without realising?

Answer: If Samir checked his receipt afterwards he could have spoken to the waitress and asked for the amount to be refunded as he wasn't aware and didn't budget for the service charge.

Challenge two

The mystery of the missing money (cont'd)



Show **slide 22** and take a vote among your class to see which option they think is the most likely reason Samir is missing his money. If the lesson is being delivered online or remotely pupils could use the chat or vote functionality if available to cast their vote. Ask them to vote for one of the following options:

- Samir did not add his budget up correctly.
- Samir purchased an app as well as the console game.
- Samir payed a service charge for his lunch without realising.

Click on reveal point #4 to discover what Samir discovers when he checks his receipts.

Close the lesson by asking the group what they have learned by completing this activity.