

MyBnk have been delivering financial education workshops into schools since 2006 and have reached over 100,000 young people in this time.

Money Twist is our largest school programme, and arms young people with real life money skills through a series of hands-on workshops. Aimed at 11-18 year olds (with key stage differentiation), the three session programme can be delivered in one day or over two/three separate sessions. To date we have delivered sessions to almost 500 schools and youth organisations.

Our education programmes are continually refined, responding to direct feedback from young people, teachers and schools. We aim to give young people the knowledge, skills and confidence to manage their money and make enterprising choices in their lives.

The latest Money Twist programme covers a wide range of financial topics including those prescribed by the National Curriculum. We make sure to build on subjects and concepts covered in Money Twist KS3 in Money Twist KS4:

Key Stage 3

- **Session One: My Money.** History and functions of money, security features, currency and exchange rates, burgernomics and factors affecting prices
- **Session Two: My Choices.** Budgeting, youth employment, minimum wage, needs and wants, spending habits, shopping deals, saving, risk
- **Session Three: My Future.** Interest, banks accounts, ethical banking, flow of money, choosing a bank account

Key Stage 4

- **Session One: My Money.** Income, payslips, tax, national insurance, government spending, minimum wage, auto enrolment, careers.
- **Session Two: My Choices.** Prioritising spending, budgeting, lifestyle choices, household costs, insurance, saving and investments, inflation, NISAs.
- **Session Three: My Future.** Banking, interest, current and savings accounts, flow of money, forms of payment, statements, borrowing and repayment, credit and debt

MyBnk's Money Twist KS4 programme has always included pensions, the most significant new area (for MyBnk) introduced by the National Curriculum, and now goes into further detail with regards to auto enrolment. Insurance and risk are also new topic areas. These concepts are important but complex ones, not immediately relevant to 15 and 16 year old Key Stage 4 students. To bring it alive requires not only definitions, but making them relevant - linking them to concepts of choice, lifestyle and opportunity costs, tax and incentives, calculating compound investment return and other risks.

MyBnk's Money Twist programmes seek to widen and deepen learning on topics that now form part of the new Citizenship curriculum, which should 'enable young people to manage their money on a day-to-day basis, and plan for future financial needs.' They are constructed to be suitable for a range of abilities and knowledge with a focus on key concepts for the less able and extension exercises for those who need to be stretched.

In maths, we ensure young people apply functional mathematical knowledge and skills in a practical manner, allowing them to realise the importance of maths in everyday life, both now and in the future. There are a series of maths-based activities throughout both Money Twists. They are constructed to be suitable for a range of abilities and knowledge with a focus on key concepts for the less able and extension exercises for those who need to be stretched.

Citizenship

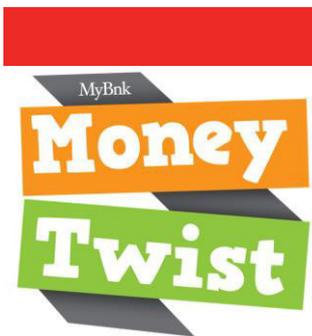
The new Citizenship curriculum aims to ensure that all pupils are equipped with the skills to **'manage their money on a day to day basis, and plan for future financial needs.'** Here is how we achieve this:

Citizenship Curriculum	Money Twist KS3	Money Twist KS4 & KS5
KS3		
The functions and uses of money	What is money; history of money; security features of money; currencies	Forms of payment
The importance and practice of budgeting	Holiday budgeting; budgeting to save money; shopping for deals; needs and wants	Lifestyle budgeting, needs and wants; prioritising, savvy spending
Managing risk	What is risk; financial risk vs. reward; risk scenarios; ways to manage risk	Investments; financial risk vs. reward
KS4		
Income and expenditure	Youth employment; minimum wage; personal spending	Forms of income; minimum wage; wage slips; budgeting for a young adult, household expenditure; personal spending; careers
Credit and debt	Banking flow of money; simple interest; interest on borrowing; what is debt	Banking flow of money; APR; credit cards, HP, overdraft, debt scenarios, credit history, loan repayments
Insurance		What is insurance; managing risk
Savings and pensions	Benefits of saving; savings goals; interest	State & private pensions; auto enrolment; NISAs; AER; compound interest; inflation
Financial products and services	Current and savings accounts; choosing a bank account	Current and savings accounts; investments; Stocks & shares / cash NISAs; pensions, comparing and choosing products
How public money is raised and spent		Taxation; national insurance; Government expenditure; benefits; state pensions

Maths

The new national curriculum stresses the importance of mathematics as **'necessary for financial literacy and most forms of employment'**. KS3 states **'pupils should develop their use of formal mathematical knowledge to interpret and solve problems, including financial mathematics.'** KS4 states **'Pupils should develop their use of formal mathematical knowledge to interpret and solve problems, including in financial contexts.'**

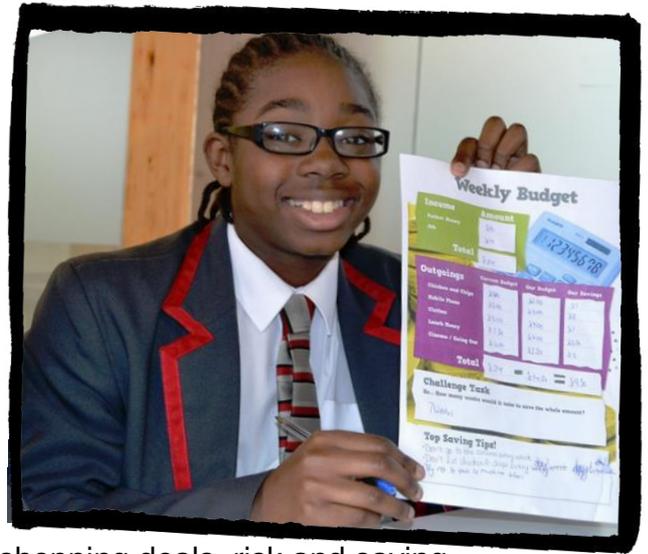
Money Twist Content	Mathematical Relevance
Key Stage 3	
Burgernomics	Estimation, mental arithmetic, decimal place value & rounding up/down
Currency & exchange rates – 'Our day out' and 'Our first holiday'	Mental arithmetic / written calculations, problem solving, decimal place value, interpret mathematical formulae
Trainer cost quiz	Estimation
Budgeting	Problem solving, mental arithmetic / written calculations, correct use of calculator, units of time
Shopping Challenge	Mental arithmetic / written calculations, problem solving, units of mass, compound measures, unit pricing
Saving – millionaire curve and bank accounts	Simple interest, statistical representation – line graph
Savings goals	Written calculations
Key Stage 4 & 5	
Income, payslips & minimum wage	Decimal place values, percentages, problem solving, written calculations
Tax & National Insurance	Percentages, correct use of calculator, statistical representation – pie charts, estimation
Pensions	Statistical representation – scatter graph
Government Expenditure	Statistical representation – pie charts
Budgeting	Problem solving, mental arithmetic / written calculations, units of time, percentage change
Demotivator	Mental arithmetic / written calculations
Saving - AER	Compound interest, percentage growth
Invest-i-gator	Statistical representation – bar chart. Formula interpretation, appreciation, depreciation, compound interest, order of operations, growth and decay problems, powers
Inflation	Percentages, depreciation
Credit & debt - APR	Correct use of calculator to calculate loan repayments, compound interest, problem solving



Content

Three highly interactive sessions building young people's knowledge around basic finance and helping them engage with money:

- **My Money:** History and functions of money, security features of notes, currency and exchange rates.
- **My Choices:** Budgeting, youth employment, minimum wage, needs and wants, shopping deals, risk and saving.
- **My Future:** Interest, current and savings accounts, ethical banking, flow of money, consumer choice and future of money.



Key facts

Format: 3x100 minute workshops delivered over 2-3 visits. Available as standalone sessions or a complete course

Target group: 11-14 year olds

Group size: 12-30 young people

An award-winning programme, Money Twist involves writing, presenting, drawing, maths and problem-solving. We use real life case studies, colourful resources, games and videos and popular culture, enabling students to explore and form their own opinions regarding their relationship with money. Activities cater for a variety of learning styles, with many extensions and ability variations.

Money Twist is based on Ofsted financial education guidelines and references OECD PISA and MAS frameworks. The content maps into the financial literacy parts of the new Citizenship and Maths curriculum, PSHEE and touches on other subject areas such as English and Geography. It is ideal for financial capability focus days, enterprise weeks, or can be built into a scheme of work over a number of weeks.

Multiple Money Twist workshops can be run simultaneously to allow several classes to take part at once.

Case Study

Five Year 9 classes from **London Nautical School** in Lambeth took part in all the Money Twist sessions. Adam, 13, said:

I want to be a lawyer, I think it will be quite expensive, but the lessons showed me how to manage my money responsibly and I feel I can deal with money in the future.

Money Twist For Key Stage 4 & 5

Getting young people excited about money.

MyBnk



Content

An award winning programme, Money Twist workshops cover practical and relevant everyday financial matters. Each of the sessions focuses on different topic areas:



- **My Money:** Tax, Payslips, national insurance, government spending, minimum wage, auto enrolment pensions and careers.
- **My Choices:** Needs and wants, lifestyle choices, budgeting, household costs, insurance, pensions, investments, risk and saving.
- **My Future:** Interest, banking terms, current and savings accounts, flow of money, consumer choice, forms of payment, borrowing, credit and debt.

Key facts

Format: 3x100 minute workshops. Can be delivered in one day or over 2-3 visits

Target group: 14-18 year olds

Group size: 12-30 young people

Money Twist approaches financial capability in a hands-on manner as young people debate, play games, watch video case studies, and involve physical activity in their learning. Participants are encouraged to give their own views and critically analyse various financial problems that young people and adults are faced with, as well as considering their own financial futures.

The workshops are designed to get young people thinking and caring about their finances, both now and in their short and long-term futures.

Money Twist is based on Ofsted financial education guidelines and references OECD PISA and MAS frameworks. The content maps into the financial literacy parts of the new Citizenship and Maths curriculum, PSHEE and touches on other subject areas such as English and Geography. It is ideal for financial capability focus days, enterprise weeks, or can be built into a scheme of work over a number of weeks.

Multiple Money Twist workshops can be run simultaneously to allow several classes to take part at once.

Case Study

Mount Carmel Technology College in Islington ran several Money Twist workshops during an off timetable day. One participant said:

It was a fun and a new experience to learn about handling money and what happens to it. Thank you very much for helping me understand things I did not know before, like National Insurance.

The MyBnk logo, featuring the text 'MyBnk' in a stylized font with a wavy line underneath.

MyBnk Cancellation Policy: Cancellations and changes made to scheduled deliveries incur costs to MyBnk. Any changes made less than two weeks in advance will result in a £100, or if less than three working days £250, charge per MyBnk trainer. Full Terms & Conditions [here](#).