

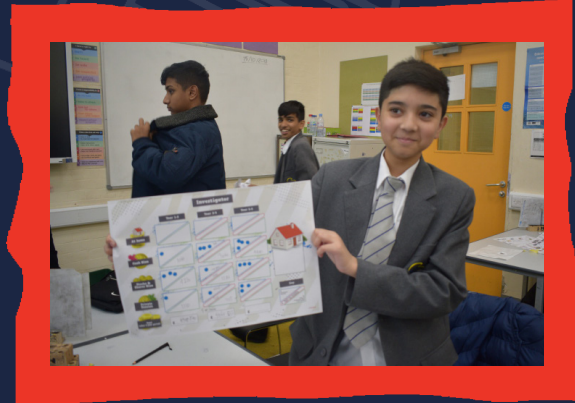
Money Twist ^{S4}



Content

A highly interactive financial education programme covering practical and relevant everyday financial matters.

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



Key Facts

Format: 2x100 minute sessions. Can be delivered over 2-3 separate sessions.

Target group: S4 pupils.

Group size: 12-30 young people.

Sessions cover:

- ⚡ Session 1:** Minimum wage, payslips, national insurance, tax, government spending, household costs, insurance, needs and wants, lifestyle choices, budgeting, unexpected costs, and savings.
- ⚡ Session 2 :** Pensions, auto enrolment, investments, stocks and shares/cash ISAs, risk and saving, Interest, borrowing, credit and debt, and fraud and scams.

Money Twist approaches financial capability in a hands-on manner as young people play games and include physical activity in their learning. Each session is structured to look at where young people get money, what they do with it and why it matters.

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.

Money Twist references the UK's Financial Education Planning Framework for teachers.



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31%
Of pupils who have not made a financial plan now would

Substance 2019

"Teenagers need these sessions to open their eyes to the possibilities that money has for them and which areas we should be saving our money in the long term for our future. This was a great experience and would love to do it again!" **Becky Moody, 15, The Mountbatten School.**