

Secondary 45 Minute Lesson



Be informed.



Be curious.



Be heard.

Your latest results: "Should lessons start later in the day?"



Yes

74.3%

No

25.7%

"START SCHOOL LATER!
People would actually come to school and wouldn't be moody."
Stanground Academy

"A lot of boys are in the routine of going to bed late due to teenage hormones so starting later may be more beneficial."
Matravers School

"I like my evenings, I do other activities in the evening and wouldn't be able to do them if I started school later."
Ormiston Ilkeston Enterprise Academy

"If we start lessons later, then learning would be short and you won't get enough time to understand something."
Waverley School Secondary

58,961 young people voted this week! Were you one of them?

Your latest results: “Should lessons start later in the day?”

We appreciate you calling the status quo into question and definitely think your views should be recognised and respected as part of an ongoing conversation about this topic. We don't all operate on the same schedule, so we feel that more flexible timings would be a good compromise. For many of you, a change in timings could be a great opportunity to build your skills, improve your wellbeing, and support your learning.

However, we also recognise those of you who want to keep timings as they are and the important reasons behind this. Your safety will always be our top priority, which is why it matters that everyone has their voice heard. If you feel very strongly that you'd like to see change, make sure you share that with your teachers.

Your views on “Should lessons start later in the day?” were also heard by:

**SCHOOLS
WEEK**

Schools Week



NEU



Department
for Education

Department for
Education (DfE)

NASUWT
The Teachers' Union

NASUWT

tes

TES Magazine



Be informed.



Be curious.



Be heard.

Want to share your views with us? Share your votes and comments by logging into your VotesforSchools account. You can also get in touch at secondary@votesforschools.com

Today's VoteTopic:

Do you want to be more confident talking about money?

UNCRC Article 17:
Access to
information

UN SDG 4:
Quality
education

VfS Key Theme 8:
Jobs, economy &
education

1 Why are we talking about this?



Class activity (3-5 mins)

What words do you associate with money?
Make a class list of your ideas.



1 Why are we talking about this?



January often sees people focus on areas to **improve** in their **lives**. Thinking about **money** and **savings** often comes up.

Money can be thought of as a **tool**, we use it to do things. Money can feel pretty **emotional** though.

To improve our finances **today**, and in the **future**, we can try to **learn more** about **money management**.

Money management:

The activity of organising and investing your own or someone else's money.



1 Why are we talking about this?



If we want to make the **most** of our **money** in the **future**, we're going to need to know how this tool works.

“Do you want to be more confident talking about money?”
You'll be voting **Yes** or **No** on this **VoteTopic** question later.

2 Fixed mindset?



Pair discussion (14-18 mins)

Let's look at some people dealing with money. **What is the person's relationship with money like?** There's no right or wrong answers here. Share your ideas with your partner.

2 Fixed mindset?



Buying second hand means I've been able to put aside some money and save it. I need to work out where the best place to save it is though...

2 Fixed mindset?



So it comes to £300...
But I'll return most, if
not all of it!

2 Fixed mindset?



I track all of my transactions with a spreadsheet! It's time consuming, but I've got a good grip on where my money is going.



2 Fixed mindset?



So this is my digital savings pot! That's all of the coins from the jar that we took to the bank.

It'll earn interest now.

I can't believe he has his own account and bank card! I hid my jar in a cupboard for years!

Did you know?

You can have your own bank account from the age of 11.
You can learn more about this in this week's assembly.

2 Fixed mindset?



I've heard buying a home will be nearly impossible. That's such a worry for my future as I dreamed of that in life.

2 Fixed mindset?



Target hit!!! £10 saved a month for so long but I'm there! Now to spend it...



2 Fixed mindset?



This is where I keep our money. There are different accounts for different reasons. You never know what might happen so I keep some money here for emergencies.



2 Fixed mindset?



It's currently 50p cheaper, and I do use them a lot... Maybe I'll buy five.

2 Fixed mindset?



You have to take a risk with your finances sometimes to set up your own business.



2 Fixed mindset?



I work really hard behind the scenes in the shop. I spend pretty much everything I earn quickly, and I love it!

2 Fixed mindset?



This discount is almost too good to miss.

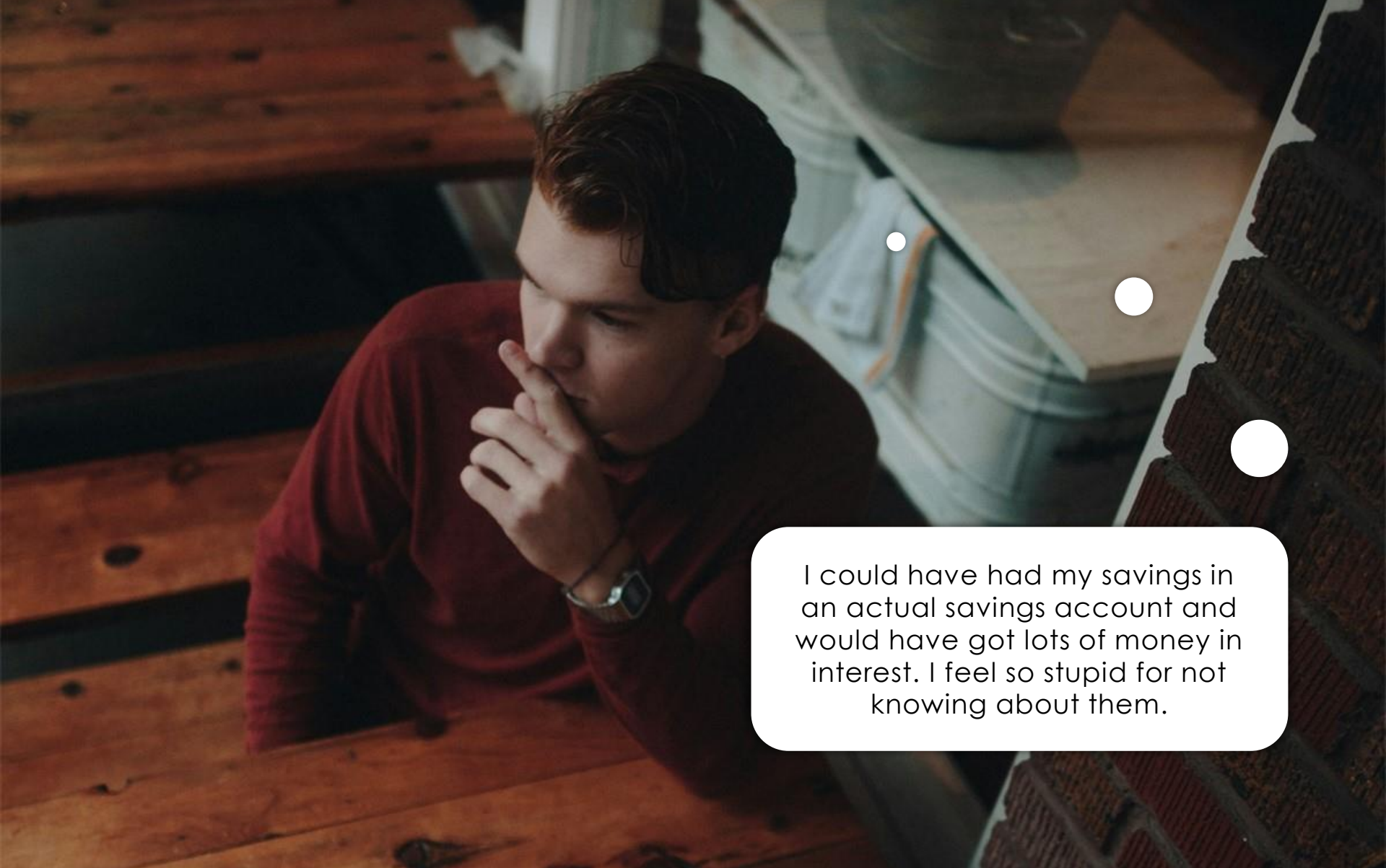
2 Fixed mindset?



I don't like seeing my bank account amount when I log in to pay friends.



2 Fixed mindset?



I could have had my savings in an actual savings account and would have got lots of money in interest. I feel so stupid for not knowing about them.

3 Counting on your fingers



Later on you'll be voting **Yes** or **No** to:
“**Do you want to be more confident talking about money?**”

Many **young people**, and **adults** alike, **struggle** to talk about **money**.



3 Counting on your fingers



Individual activity (8-10 mins)

Let's look at some **facts** and **statistics** about **money**, **savings** and our **feelings** towards **them**. For each fact, think about whether you are **surprised** by it, or **not**. **On your lap**, give a **number of fingers** between **1** and **10** to show your **level of surprise**.



1. I'm not surprised at all by this.



10. I'm very surprised by this.

Challenge (2-3 mins)

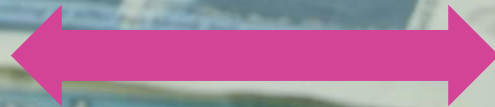
We are keeping our hands in our laps for privacy, but feel free to share your thoughts with the class if you wish to.



Around six in 10 (61%)
UK adults save money
either every, or most,
months.



1. I'm not surprised
at all by this.



10. I'm very
surprised by this.



Four in every five people (81%) avoid discussing their finances with someone.



Almost two-thirds (65%) of people believe they wouldn't be able to last three months without borrowing money.



Up to a third (34%) of adults had either no savings (or less than £1,000) in a savings account.



47% of 18-24-year olds have less than £1,000 in their savings account.



The mean average amount of money held in a UK savings account is £17,365.

Curriculum link – Maths

Can you recall how to find the three different averages, the mean, median and mode?



Men have more savings on average than women across every age group.

A background image showing a collection of various coins, including British pounds and US dollars, scattered on a light-colored surface. The coins are of different denominations and colors, including gold, silver, and copper.

36% of adults say thinking about their financial situation makes them feel worried.



**45% of adults in the UK
don't feel confident
managing their money
day to day.**

3 Counting on your fingers



Individual reflection (1-2 mins)

Later in the lesson you will voting Yes or No to: **“Do you want to be more confident talking about money?”** Has the information in this section impacted how you think you will vote? Take a moment to consider your choice.

4 Banking the right tools

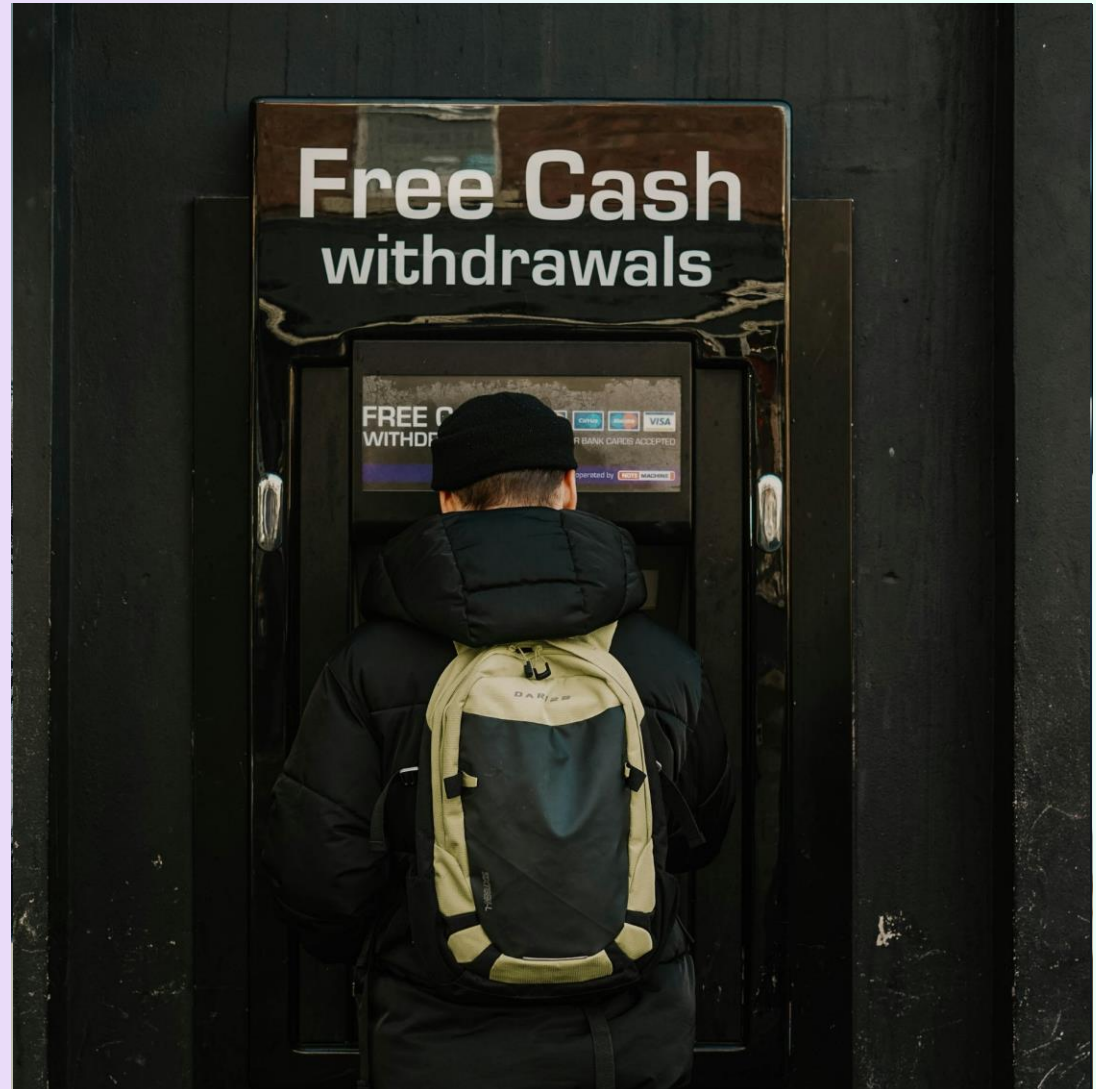


Lessons like these are a **moment** to **learn** a little bit more about **finances**.

Most people are **always learning** more about finances as they get **older**. For example, people probably don't know too much about **mortgages** until they think about getting one!

The more we **learn early**, the **easier** it will be for us **later**.

One key issue with **money** and **finances** can be that it **feels tricky** to talk about. This can make **asking questions** and **sharing knowledge** **harder**.



4 Banking the right tools



A study found **four in every five** people **avoid discussing** their **finances** with someone. The reasons for this are **complicated** and **feelings** including fear of being **judged**, being a **burden** on others and **embarrassment** can contribute to not wanting to talk about it.



Sometimes we might feel we **do not have enough money** compared to someone else. Sometimes we might feel awkward if we think we **have more money** than another person.

It can be useful to go back to thinking of **money** as a **tool**. It's important to **use what we have**, and might have in the future, as **well as we can**.

4 Banking the right tools



Pair or small group discussion (10-15 mins)

Let's return to some of the financial examples we saw earlier. Do you feel confident discussing what they are talking about? Would you feel more confident talking about it if you learned more about it?



4 Banking the right tools



Pair or small group discussion (10-15 mins)

Let's return to some of the financial examples we saw earlier. Do you feel confident discussing what they are talking about? Would you feel more confident talking about it if you learned more about it?



You'll see some advice about finances during this activity in the yellow boxes.

If you wish to go further and learn more, you will see some ideas in these grey boxes.

4 Banking the right tools



Do you feel confident discussing what they are talking about? Would you feel more confident talking about it if you learned more about it?

Apparently, everyone loves a bargain! We've got to be **careful** not to buy things just because it's on offer, do we **actually want** or **need** something? This is particularly true for **sale periods** such as Black Friday, Cyber Monday and January sales. The Money Saving Expert, Martin Lewis, says "**Remember, it's not a saving if you weren't going to buy it anyway**".



You can find **price trackers online** to see if what you are buying has been **cheaper before**. The website **PriceSpy** is an example of this **service**.

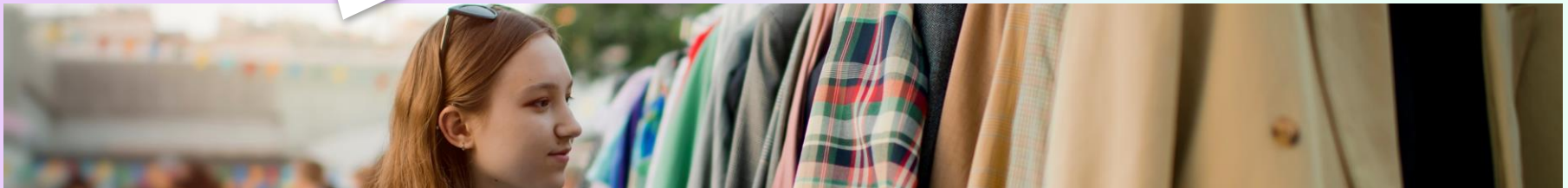
4 Banking the right tools



Do you feel confident discussing what they are talking about? Would you feel more confident talking about it if you learned more about it?

Buying second hand means I've been able to put aside some money and save it. I need to work out where the best place to save it is though...

The **best outcome** is **making money** from your savings, hiding it in a shoebox will not get you any interest. Banks offer **savings accounts** and other products **designed for young people**. You can often get **better interest** than adult accounts can.



Like many services dealing with money, the Post Office gives a good overview of some of the basics of money and saving. To find this, search: "**Post Office good money habits for young people**".

4 Banking the right tools



Do you feel confident discussing what they are talking about? Would you feel more confident talking about it if you learned more about it?



I track all of my transactions with a spreadsheet! It's time consuming, but I've got a good grip on where my money is going.

Tracking all of your **money** and **spending** is not for everyone. We all know someone who is great with spreadsheets though! Being **truthful with yourself** about what you are spending and how much you have is useful. It might be that **buying** chocolate **less often** means we can **buy something bigger** in the long run.

Bank accounts now come with **apps** that show you your **money** and all of your **spending** and cash **withdrawals** clearly. Try not to be afraid of checking them.

4 Banking the right tools



Do you feel confident discussing what they are talking about? Would you feel more confident talking about it if you learned more about it?

It's true that **owning homes** is quite a **difficult** thing to do, particularly for younger people. **Mortgages** exist as a special type of **loan** as buying property is so **expensive**, and most people do not have enough money to buy a home outright. You will often still need quite a large amount of money, called a **deposit**, along with a **mortgage** to **buy a home**.

Not everyone owns their own home. People **rent** homes and **pay** a certain amount to a **landlord**. It's cheaper to start renting than buying, and you have **flexibility** to move around and rent somewhere else.

I've heard buying a home will be nearly impossible. That's such a worry for my future as I dreamed of that in life.



When the time comes, there is **help available** if you want to buy homes. The **Government** run a special type of savings scheme called a **Lifetime ISA** to **help people buy their first home**. You can **open** one of these at **18**.

Now's your chance to vote on: "Do you want to be more confident talking about money?"

Yes

I think it would make things easier to just talk plainly about money. I want feel more comfortable doing this.

If I was braver, I could ask questions directly and get the answers that might help me.

People hold back from saying certain things in case they cause offence. We all miss out through this.

It's an embarrassing topic, there are lots of sensitivities around it for different people. We need to be understanding of this.

I need the adults around me to be more confident talking about money, they have good experience they could share.

Money is something you use wisely, or you waste it away. I don't need to talk to others about it, I'm getting on myself.

No

We will be sharing your thoughts on this topic with NatWest, Action for Children, GoHenry, Young Enterprise and Just Finance Foundation.
Log in to your VotesforSchools account to submit your vote and leave a comment.