



**Class  
Solutions**  
L I M I T E D

# FINANCIAL WORKSHOPS DIRECTORY 2022-2023

**WORKSHOPS AVAILABLE FOR  
PUPILS IN YEAR 3 UP TO YEAR 13**

**(KEY STAGE 2 – KEY STAGE 5)**



**Key life skills  
for all pupils**

**Call 07305 232450 to book or email  
[enquiries@classolutionsltd.co.uk](mailto:enquiries@classolutionsltd.co.uk)**

## **WORKSHOPS LINKED TO PSHE CURRICULUM**

**Areas Covered:**

**Banking  
Income Tax  
National Insurance  
Credit scores  
Savings  
Investment  
Budgeting  
Debt  
Borrowing safely  
Lending products  
APR**

## **OTHER WORKSHOPS COVERING:**

**Student Finance**

**How to run a  
successful  
Enterprise Day**

**Organising a World of  
Work/ Careers Fair  
for all ages**

**School fundraising  
opportunity**



**School  
Local.**



My name is Michelle Barron, and I was a Head of School, Deputy Headteacher and Class Teacher in North West Primary Schools for 15 years, until my career change in 2021. Prior to my career in Education, I worked in the Financial Industry for 15 years in many different roles including: Financial Adviser, Assistant Bank Manager and School Liaison Officer.

I am really excited to share my first Financial Awareness Directory with you. Over the past year I have been fortunate enough to work with some schools in the North West, delivering Financial Awareness workshops to pupils of all ages. This has been an enlightening experience and highlighted to me the importance of Financial Education in a world which is hurtling towards a cashless society. Our children, more than ever, are facing a future that will involve them using many different payment systems, with more and more financial options and decisions than ever before experienced. I think giving our children an awareness from an early age about some of the financial decisions life will throw at them is vital, and indeed my experience so far has shown me that our children have a good awareness of some of the current issues in the economic climate.

My experience as a teacher has allowed me to write and deliver workshops that are age and stage appropriate, engaging and interactive. The feedback I have received has been 100% positive with comments including “*I wish we’d had these when I was in school, ‘fantastic...the children were engaged throughout and gained valuable knowledge and skills’*”. I have ensured, when planning these workshops, that the PSHE recommended ‘Economic Wellbeing’ curriculum is covered, as well as other key life skills including budgeting, decision making, form filling and many other areas.

I am also excited to offer additional sessions, which include opportunities to raise school funds through Enterprise Days, School business directories (School Local) and also offer support organising Careers Fairs and World of Work days for all age groups.

If you want to discuss any of the enclosed opportunities, or indeed would prefer a more individual bespoke option for your school, then please give me a call or drop me an email.

I look forward to working with you over the coming months,

**Michelle Barron**



# WORKSHOP - WHERE DOES MONEY COME FROM?

## Contents

In this workshop we will look at where money comes from and how different people earn or receive money. Pupils will be introduced to many different sources of income and new vocabulary including:

Salary  
Pensions  
Benefits  
Savings  
Inheritance  
& other ways of raising income

They will then move on to look at bank accounts focusing on Current Accounts & Savings Accounts and their uses. We will discuss Income & Expenditure and look at how money is received and spent. Examples of bank statements will be shared to look at how the different credits and debits are processed.

The 2-hour workshop includes a hand on activity matching up incomes, identifying outgoings and banking. There will also be a fun interactive quiz that will check pupils understanding of the workshop.

Age group –  
Lower KS2  
(Years 3 & 4)

Duration -1 hour or  
2 hours including  
activity & quiz

Linked to PSHE  
curriculum

Cost –  
1 hour £75 + VAT  
2 hours £130 + VAT



## **PSHE OBJECTIVES COVERED**

What money is;  
different forms/sources of income;  
savings and spending money;  
the different ways to pay for things;  
to recognise how people make spending decisions based on priorities, needs & wants.



# WORKSHOP - WHEN I GROW UP...

## Contents

During this workshop pupils will look at a variety of jobs in the local community; skills required to work in these roles and the salaries earned. They will look at a typical wage slip and begin to learn about Income Tax and National Insurance.

They will then move onto expenditure and look at a typical family's monthly outgoings. Pupils will start to consider what are essential costs and what are non-essential (luxuries).

The two-hour workshop will include a task where pupils must keep within a budget and decide which bills must be paid and which items are not essential.

There will also be a fun interactive quiz which will consolidate the objectives covered in the workshop.

## **Key areas :**

**Employment**

**Skills**

**Salaries**

**Wage slips**

**Income Tax**

**National Insurance**

**Budgeting**

**Income & Expenditure**

**Essential v Luxury**

Age group –  
Lower KS2  
(Years 3 & 4)

Duration -1 hour or  
2 hours including  
activity & quiz

Linked to PSHE  
curriculum

Cost –  
1 hour £75 + VAT  
2 hours £130 + VAT



## **PSHE OBJECTIVES COVERED**

Everyone has different strengths;

Jobs help people to earn money to pay for things;

Different roles in the community and the skills required to do them;

the difference between needs and wants;

to recognise how people make spending decisions based on priorities, needs & wants.



# WORKSHOP - MAKING MONEY, SAVING MONEY, SPENDING MONEY

## Contents

This workshop will give pupils the opportunity to consider different attitudes towards money.

They will look at how different people in society earn money/ raise funds including:

Students, Employees, Unemployed, Retired and those unable to work.

Different attitudes towards money will be discussed, and consideration as to what influences decisions and how some people choose to save money, invest money, gamble money or borrow money.

The two-hour workshop will include an opportunity to look at different scenarios for making money and the long-term impact some of the decisions make on people's credit scores and future borrowing opportunities.

There will also be a fun interactive quiz which will consolidate the objectives covered in the workshop.

## **Key areas :**

**Different forms of income**

**Attitudes towards money/**

**Impact on wellbeing**

**Debt**

**Risk**

Age group –  
KS2/ KS3

Duration -1 hour or  
2 hours including  
activity & quiz

Linked to PSHE  
curriculum

Cost –  
1 hour £75 + VAT  
2 hours £130 + VAT



## **PSHE OBJECTIVES COVERED**

Values and attitudes relating to money & finance, including debt;

Different ways money can be raised;

Effects on health, well-being & future aspirations;

To assess and manage risk



# WORKSHOP - TAXES AND BORROWING MONEY

## Contents

This workshop introduces pupils to **Income Tax and National Insurance** and how and why they are deducted from salaries.

This is followed by a session on borrowing and a look at the main products they will come across in future years.

This includes:

**Mortgages**

**Personal Loans**

**Credit Cards**

**Mobile Phone contracts.**

We will look at **APR** and other charges involved in borrowing and talk about the importance of a healthy credit score. During this session there will be opportunities to look at scams and high-cost borrowing.

Throughout the session the main message will be to 'only borrow what you can afford to pay back'.

During the two-hour workshop there will be an opportunity to look at some of the current deals on the market and a task to choose the best value for money products. There will also be a fun interactive quiz which will consolidate the objectives covered in the workshop.

Age group –  
KS2/ KS3/KS4

Duration -1 hour or  
2 hours including  
activity & quiz

Linked to PSHE  
curriculum

Cost –  
1 hour £75 + VAT  
2 hours £130 + VAT



## **PSHE OBJECTIVES COVERED**

Values and attitudes relating to debt;

Effects on health, well-being & future aspirations;

To assess and manage risk in relation to financial decisions young people might make;

To recognise financial exploitation in different contexts



# WORKSHOP - TURNING 18 & BORROWING SAFELY

## Contents

This session will focus on borrowing for the first time and guidance on what borrowing means. There will be a section explaining:

Credit scores  
Personal Loans  
Credit Cards  
HPI  
Mobile phone contracts  
APR  
Hidden charge  
Scams

The importance of borrowing safely and budgeting will be discussed, and how to apply and manage financial contracts. We will also look at renting, deposits, referees and where to go for advice when borrowing.

The importance of building a healthy financial portfolio will be the objective of the session.

A Q & A advice session will be available at the end for any specific questions.

Age group –  
KS4/KS5

Duration – 1 hour

Linked to PSHE  
curriculum

Cost –  
1 hour £75 + VAT



## **PSHE OBJECTIVES COVERED**

How to effectively make financial decisions;  
To recognise and manage the range of influences on their financial decisions (KS4)

To access appropriate support for financial decision-making (KS4)

Financial Choices (KS5)

# CAN I AFFORD TO GO TO UNIVERSITY? – STUDENT FINANCE EXPLAINED



## Contents

The focus of this session will be to show how accessible University is and explain Student Finance in detail. This will include:

- Student Loans
- Fee Loans
- Grants
- Scholarships
- Bursaries
- Sponsored Degrees
- Work-based degrees
- Student accounts
- Student overdrafts.

There will also be a short session on ways of raising income whilst at university including through part-time work or tutoring and the benefit of budgeting weekly.

A Q & A session at the end will allow students the opportunity to ask more specific questions/advice.

Age group – KS5

Duration – 90 mins

Cost –  
£100 + VAT



## **Student Accounts**

An up-to-date leaflet, with the current Student Current Account offers, of the major banks/building societies will be given to all participants at the end of the session.

## Extra sessions available

The following sessions can be delivered independently of other sessions, as an alternative task in 2-hour sessions, or as an add on to existing workshops.

### Planning an end of year party

This task will involve the pupils working with a budget to plan an end of year party. There will be different options to choose from, a list of items that must be included and special offers. There will be some maths involved and lots of decision making.

**Cost (if added onto session) £25 Duration: 30 minutes**

### Surviving high school

This session is aimed at Year 6 pupils and will look at budgeting for high school and expenses they will need to consider. This will involve looking at public transport, including timetables and costs, food expenses, stationery and mobile phones. The objective of the session is to expose pupils to the costs involved at high school and money management within a budget.

**Cost (if added onto session) £25 Duration: 30 minutes**

### Application forms

This session is all about how to complete application forms and the terminology involved. It will allow pupils the opportunity to gather what they do and don't know in relation to their own personal information. Example forms including: driving licences, student finance, job applications, mobile phone applications, passports and loan applications (age appropriate).

**Cost £50 Duration: 45min – 1 hour**

# WORLD OF WORK DAY

Class Solutions can organise a World of Work Day for your school. A World of Work Day is an alternative to a Careers Fair and is aimed at Primary school pupils and KS3 high school pupils. It is a more interactive way of showcasing the careers currently undertaken by your school families.

The hands on approach is more engaging for the younger pupils and allows them an insight into what these roles involve as well as offering many opportunities to 'have a go' at some of the skills needed.

Families have really engaged with World of Work days and have shown many imaginative ways to involve and inspire pupils. Some of the careers exhibited so far have included:

The emergency services (uniforms, fire engines and ambulances were a huge hit)



Nursing (children had a go at bandaging, checking heart rates and CPR)

Photographers – (Showcasing pictures and allowing children an opportunity to take part in a photoshoot)

Skilled workers – (Bricklaying, surveying and joinery some of the activities on offer)

Scientists – (A close up look through the microscope of mini-beasts was a huge hit)

Hairdressing – (Braiding, blow-drying and curling just some of the hands-on activities enjoyed)



Midwifery – (Nappies, dressing and bathing attempted).

Artists – (Pupils had a go at many different techniques including graffiti, printing and still-life)

Engineering (Including mechanics and aeronautics)

If you book us to organise your World of Work day we will:

- Contact every family to invite them to participate and make all necessary bookings.
- Agree a suitable date and make all the arrangements for the day – including the hall layout, timings and timetables for each class. We will be in attendance throughout the event to ensure it runs smoothly.



We will take photos on the day for your social media and collate feedback afterwards. This will then be forwarded on for your records and school governors.

## Cost:

Primary schools £500 + VAT

Secondary schools £750 + VAT

# Fund Raising Opportunity

School Local is an exciting new partnership between schools and local businesses.

Now, more than ever, local businesses need supporting and School Local offers a unique opportunity to promote their businesses as well as raising vital funds for your school.

We will contact all of your school families to offer them an opportunity to advertise in your very own business directory. This will be a personalised directory that is for your school only.



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**The Local  
Business Directory**

**#supportinglocalbusinesses**

**#connectingfamilies**

**#schoolfundraising**

Family businesses can advertise in the directory for a small fee and an A5 booklet will then be produced, personalised to your school, advertising the businesses that are specific to your school.

Booklets will then be produced and delivered direct to your school and can then be distributed to your families – you may want to make a small charge for the directories to raise even more funds.

There is no charge to schools for this service, and schools will receive 50% of the net profit from the directory.

This is a fantastic opportunity to support your local businesses, connect family businesses and raise school funds.

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*Call us now on 07305 232450 or email for further details  
[enquiries@classolutionsltd.co.uk](mailto:enquiries@classolutionsltd.co.uk)*

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**A minimum of 20 businesses must sign up for the directory. The cost for advertising in the directory is £20. Class Solutions Ltd advertises the businesses for general information purposes only. It does not warrant, endorse, guarantee or assume responsibility for any of the services listed**



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