

8-12

# Money activities

# Fun days out

Planning a day out at a funfair, museum, beach or park is the perfect opportunity to get your kids thinking about money, budgeting and spending.

## Budget board

When you're planning a day out, print out the **Budget board** poster (also in the Parents' section). Decide your total spend for the day, then ask your child to allocate the money to travel, tickets, food, souvenirs and entertainment – either by placing real money on the board, or by writing on it. If you think they've done it realistically, try to stick to their plan. Afterwards, compare their estimates to your actual spending.



## Family ticket

You can often make big savings by buying family tickets for attractions. Ask your child to look for individual ticket prices online and jot them down. Then ask them to work out the saving from buying a family ticket.

## Gift shop challenge

Be ready for pleas to buy something expensive when you have to walk through the gift shop to leave an attraction. Give your child a set amount of money they can spend, for example £3, and ask them to find something that they like within that limit – and no more.



## Fun for free

Tell your child in advance that you're going on a free day out to a park or beach, and challenge them to think of things that will make their time more fun. For example, they can dig out their outdoor games to take; devise a treasure hunt for friends and family; or become minibeast wildlife explorers, armed with a magnifying glass, notebook and jam jar (with airholes in the lid, of course).

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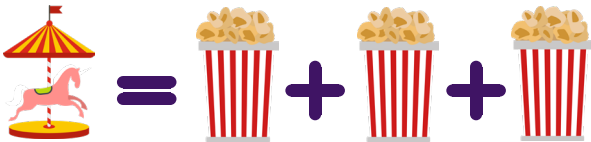
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## Price comparisons

If you're thinking about a day out to somewhere expensive like a theme park, tot up all the costs with your child, then think of a cheaper day out to compare costs with. For example, your child may decide that three cinema trips will provide more entertainment than one day at the theme park. Or they might prefer to visit a funfair, and have some spending money.

## Packed lunches

Taking your own sandwiches when you go out for the day is a great way to show your child how a bit of planning and effort can save you money. Have a discussion about everyone's favourite fillings, and set a budget to spend on ingredients in the supermarket. Get your child involved in buttering bread, and make sure everyone is excited about what they're going to eat. When you're on your day out, compare the prices of the food for sale with your delicious homemade options.



## Travel costs

If you're going to be driving to your day out, ask your child to guess how much they think it will cost in petrol and parking. If you're taking public transport, they can guess at ticket costs. If both are possible, children can go online to compare the costs and journey times.

## Rainy day 'Plan B'

If you're planning a day out that's dependent on good weather, ask your child in advance to help you find a free 'Plan B' in case of rain. That way, you won't be saddled with an expensive indoor activity at the last minute if the weather forecast isn't good.



## Tell a teacher!

Why not get your child's school to sign up to the MoneySense programme online? There is a wealth of resources for teachers to use in the classroom, including workshops, activity sheets, quizzes and videos. All resources are linked to the National Curriculum and accredited by Young Money.

[mymoneysense.com](http://mymoneysense.com)