

8-12

Money activities

In a restaurant

Waiting for your food to arrive can be boring, but eating out is a great chance to get your kids thinking about money and how much things cost.

Tipping

Explain that in restaurants with table service, it's usual to leave a tip of 10%-15% of the bill, in return for getting good service. When the bill comes, older children can calculate the tip if it hasn't been included – or check it if it has.



Paying your way

Give your child an amount of money (e.g. a £5 or £10 note) and ask them to pay for their own food and collect the change. This works best in restaurants where you pay at a till. For younger children, just ask them to pick a main meal item, and pay for anything else yourself. Older children can choose and pay for multiple items.

Menu

WHAT CAN
YOU GET
FOR £10?

Restaurant budget

In a restaurant with a menu, set a budget per person, and ask your child to choose their menu items to meet the budget. (Help younger children with rounding numbers.) Set some guidelines to make sure they don't just order desserts! Remind children that they can always order tap water to drink, which is free.

Meal deals

If you're in a restaurant or cafe that offers a set menu or meal deal, ask your child to check whether paying for the items individually would cost more than the deal.

Older children can work out what the saving is.



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Cheaper choices

Ask your child to find the cheapest and most expensive main courses on the menu. Then ask them to work out the difference in price between the two dishes. What else could they afford if they chose a cheaper main course?

Higher/lower

Pick a random coin from your pocket, lay it on the table, and ask your child to guess whether the next one you pick will be higher or lower. Keep on picking random coins until they guess wrong.



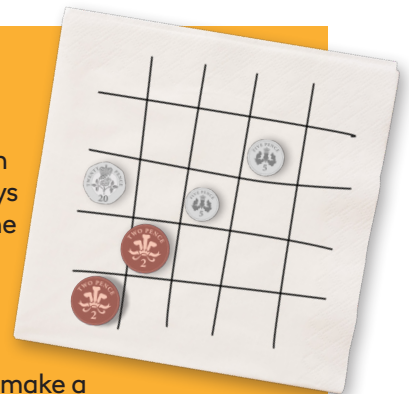
Working for wages

The average hourly wage for people aged 16-21 is around £6 per hour. If your child got a first job in a restaurant or a shop, how many hours would they have to work to pay for the main courses on the menu? Or the whole bill?



4-not-3

For this two-player coin game, draw a 5x5 grid on a napkin. One player plays with bronze coins, and the other with silver. Players take it in turns to place a coin in a square. The aim is to make a line of four coins, but you must NOT make a line of three – if you do, you lose!



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