

8-12

Money activities

At the shops

Make shopping trips more fun with these activity ideas that will give your children practice using money in the real world.



Cash only!

During the week, sit down with your child and make a list of all the things you'll need to buy over the coming weekend. Work out how much you think they'll cost in total, and get enough money from an ATM. At the weekend, try to pay in cash for everything, so your child can see the money being handed over, and what you get in return. Keep the cash in a special purse, and let your child pay for things wherever they can.

Spot it!

When you're looking for an item in a supermarket aisle, see if your child can spot it first. If you're happy to buy in bulk, set them the challenge of finding the item at the lowest cost per gram or millilitre (this info is usually displayed with the price).



Own-brand products

If your child wants an expensive branded product in the supermarket, challenge them to find a cheaper own-brand alternative, and work out the difference in price. Consider buying both, and doing a blind test.

Meal budgeting

Get your child involved in planning a meal for the whole family, and set a strict budget for it, e.g. £10. You can use online shopping websites to look up how much ingredients will cost. Then take your child to the shops to buy what you need for the meal. They might have to change their plans as they go along, to account for things being more expensive than anticipated. Older children could plan for several meals at once.



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Getting out cash

Next time you need to get money from an ATM, you could show your child your account balance on screen first. Then, after you've taken the money out, show them the balance again, so they can see it has gone down. (Do not share your balance with anyone else though.)



Highest price

As you go round the shop together, challenge your child to find the most expensive item. This can be a competitive game for several players too. (They should leave the items on the shelves though!)



Something for a pound

Give your child a pound, and tell them to find something in the shop they can afford to buy with it. If you're food shopping, choose a type of food, e.g. fruit, so they don't come back with sweets.



What's the discount?

Special offers are everywhere in supermarkets. When you put something on special offer in your trolley, see if your child can work out how much you're saving compared to full price.



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