Resource Pack

Banking made clear
Acknowledgements

Barclays Money Skills is a national programme that helps people to develop and improve their financial skills, knowledge and confidence.

Barclays has developed this resource pack in partnership with the British Institute of Learning Disabilities. Our thanks to Somerset Advocacy and Our Way Self Advocacy for their support and help with this Resource Pack.

You can download all the work sheets in this pack directly from www.barclaysmoneyskills.com
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Activity 1: Using an ATM (cash machine)

**Time needed:** 30 minutes

**Aim:**
To get participants to understand how to use an ATM or cash machine to get money out of their bank account. The cash withdrawal process is split into 15 different stages, there are pictures for each stage of the process.

**Resources:**
- Photocopy (in colour if possible) or download the worksheets and cut round the pictures.

**Activity:**
1. Ask the group to find another person they want to pair up with.
2. Spread the pairs out in the room, so they are standing and using the whole of the room.
3. Explain that they are going to learn the different steps to ‘withdrawing money from a cash machine’ and each step is shown on a picture.
4. Give each pair one of the pictures.
5. Tell the whole group to make a line in the middle of the room, putting themselves and the pictures in the correct order for the stages of using an ATM.
   - If working in pairs, you need 30 people to do the activity as listed above.
   - If you have less, put all the picture worksheets on the floor and get the whole group to put them in order.
   - Let the group have a go and sort themselves out, only step in if you think they are getting stuck or if they are not sure what to do.
6. When the pairs (or the group) are in line, walk the line from the first stage to the last. Stop at each stage and ask the pair to describe their picture to the whole group. Don’t say at this stage if they are in the right or wrong place.
7. After reviewing the whole line, ask the group if they think the pictures are in the correct order.
8. If not, ask the pairs to try again to put themselves in the correct order.
9. Keep repeating the process, walking the line, until the pictures are in the correct order.
10. Wrap up by talking through the process and reminding the group that a PIN is secret and they should not share this with anyone.
Activity 1: Using an ATM (cash machine)
Activity 1: Using an ATM (cash machine)
Activity 1: Using an ATM (cash machine)
Activity 1: Using an ATM (cash machine)

Welcome

Please key in the PIN (personal number) for your LINK card facility

Enter your PIN with care

Notes Available

£5

£10

£20
Activity Sheet 1.6

Using an ATM (cash machine)
Activity 1: Using an ATM (cash machine)

Using an ATM (cash machine)

Welcome
Please key in the PIN (personal number) for your LINK card facility

Enter your PIN with care

Notes Available

BARCLAYS

£5
£10
£20
Activity 1: Using an ATM (cash machine)

Main Services

Which service do you require?

- Balance on Screen
- Cash Only
- Pin Services
- Return Card

- Balance on Slip
- Mobile Phone Top Up
Activity 1: Using an ATM (cash machine)

Which service do you require?

- Balance on Screen
- Cash Only
- Pin Services
- Return Card

Using an ATM (cash machine)
Activity 1: Using an ATM (cash machine)

If the amount you require is not shown please press 'Other Amount' button.
Activity Sheet 1.13

Activity 1: Using an ATM (cash machine)
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Activity 1: Using an ATM (cash machine)
Activity 1: Using an ATM (cash machine)
Activity 2: Making a budget

Time needed: 45 minutes

Aim:
To get participants to think about how to work out a budget and not to spend more money than they have in their bank account.

Resources:
• Activity 2 worksheets and pens.

Activity:
1. Depending on numbers, divide the group into smaller groups of between 3-4 people.
2. Give half of the smaller groups the worksheet on Tommy and the other half the worksheet on Annie.
3. Ask the groups to work out the budget for Tommy or Annie using the sample budget sheet.
4. After 30 minutes, ask the group to write their answers on flip chart paper and prepare to feedback to the wider group (make sure they all agree).
5. The group should identify that Tommy is spending more money than he has coming in to his bank account and will be in debt. Annie will be spending less money and will be in credit.
6. Working with the whole group, get them to tell you what Tommy could do to reduce his outgoings and write these suggestions up – check each one out with the rest of group to make sure they all agree and understand. (If needed, prompt discussion about using cheaper shops, buying fresh food and learning to cook, not spending so much on sweets and magazines, going out less, using a library, etc.).
7. Do the same for Annie’s budget, and ask the group to make suggestions about what Annie could do with the money she is saving each month. (If needed, prompt discussions about saving for a holiday, saving for things for the house, paying off any debts she may have, putting some aside for emergencies, etc.).
8. Ask the group what would happen if Annie decided to spend all of her savings – i.e. get the group to think about the consequences of spending money rather than saving and thinking about future expenses.
9. Wrap up the session by asking the group if any of the suggestions have worked for them.
Activity Sheet 2.1

Tommy’s budget

Money that Tommy has coming in:
- Tommy works 3 days a week and he gets paid £80 per month.
- Tommy also gets some benefits and gets paid £60 every two weeks, which is £120 per month.
- Tommy’s Mum and Dad also give him £40 per month.

Money that Tommy spends:
- Tommy has his rent paid for, so he doesn’t have to worry about this, but he does have to pay for bills.
- His gas bill is £35 each month.
- His electricity bill is £15 each month.
- His mobile telephone bill is £20 each month.
- When Tommy goes shopping for his food he spends £15 each week, which adds up to £60 per month.
- Tommy has to spend £5 each week for his bus pass, so he can get to work, this adds up £20 per month.
- He also spends £10 each week on going out with his friends, which adds up to £40 per month.

Use the budget sheet to work out Tommy’s monthly budget.
Activity Sheet 2.2

Annie’s budget

Money that Annie has coming in:

- Annie works 3 days a week and she gets paid £120 per month.
- Annie also gets some benefits and these are £45 every 2 weeks, which is £90 per month.
- Annie’s Mum and Dad also give her £15 each week, which is £60 per month.

Money that Annie spends:

- Annie has her rent paid for, so she doesn’t have to worry about this, but she does have to pay for bills.
- Her gas bill is £35 each month.
- Her electricity bill is £15 each month.
- Her mobile telephone bill is £20 each month.
- She also spends £20 each week on going out with her friends, which adds up to £80 per month.
- She spends £5 a week buying magazines, which adds up to £20 per month.
- When Annie goes shopping for her food she spends £20 each week, which adds up to £80 per month.

Use the budget sheet to work out Annie’s monthly budget.
## Activity Sheet 2.3

### Budget Sheet

<table>
<thead>
<tr>
<th><strong>Person’s Name:</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Income (money coming in)</strong></td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
</tr>
<tr>
<td><strong>Total Monthly Income (a)</strong></td>
<td>£</td>
</tr>
<tr>
<td><strong>Monthly Expenses (money being spent)</strong></td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
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<td></td>
<td>£</td>
</tr>
<tr>
<td></td>
<td>£</td>
</tr>
<tr>
<td><strong>Total Monthly Expenses (b)</strong></td>
<td>£</td>
</tr>
<tr>
<td><strong>Total – Take (b) away from (a)</strong></td>
<td>£</td>
</tr>
<tr>
<td><strong>How much has this person overspent by:</strong></td>
<td>£</td>
</tr>
<tr>
<td><strong>How much has this person underspent by:</strong></td>
<td>£</td>
</tr>
</tbody>
</table>
Activity 3: Keeping your money safe

**Time needed:** 40 minutes

**Aim:**
To get participants to think about how to keep their money safe in everyday situations.

**Resources:**
- Worksheet scenarios, marker pens and flip chart paper.

**Activity:**
1. Depending on numbers, divide the large group into smaller groups of between 3-4.
2. Give each group 1 or 2 of the scenarios (depending how many small groups there are).
3. Ask each group to read the scenario and answer the two questions.
4. Get them to put their answers on the flip chart paper.
5. At the end of the session, ask each group to share their scenario and answer(s) with the rest of the group.
6. Finally give out the Quick Guide for keeping safe for everyone to take home with them.
### Activity Sheet 3.1

#### Scenario 1

**Fred**
- Fred has opened a new bank account and he has been sent his new debit card and PIN (secret number) in the post.
- Fred wants to use his card to get money out of a cash machine. Fred puts his secret number on a piece of paper and keeps this with his card. He puts the card and piece of paper in his back pocket for safety.
- When he gets to the cash machine, Fred takes out his card and puts this in the machine. He then reads his PIN (secret number) from the piece of paper.
- When he has got his money, he takes his card out of the machine, puts it back in his pocket, together with the piece of paper with his secret number on it.
- Fred goes back home.

#### Questions

1. What did Fred do that was not safe?

2. What should Fred have done to keep his money safe?
Scenario 2

Helen

• Helen is shopping in the supermarket to get some food for her dinner.
• At the till, the shop assistant asks Helen if she would like any cashback.
• Helen says yes, as she wants to go the cinema later with her friends and will use money to buy her ticket and some popcorn. So Helen asks for £10.
• The shop assistant tells Helen to put her card in the machine and put her PIN (secret number) in using the key pad.
• Helen says the numbers of her PIN out loud as she is putting them into the machine so other people in the queue can hear her.
• When Helen has finished, she takes her card out the machine and shop assistant gives her the £10 and a receipt.
• Helen puts her card away in her purse, collects her shopping, says thank you and leaves the shop.

Questions

1. What did Helen do that was not safe?

2. What should Helen have done to keep her money safe?
Winston

- Winston is in the shopping centre and has gone into a shop that sells games. He wants to buy a new game for his Playstation.
- While he’s looking at the new games, some other boys come up to him to ask him what he’s looking for.
- He tells them he wants to buy the new football game for his Playstation. The other boys say they like football and also other games and they all start talking about different games that they have played and how good they all are.
- Winston is happy that other boys of his own age are chatting to him and he likes talking about football.
- Winston decides to buy the new football game and one of the boys asks Winston if he could buy another game for him and he will pay him the money back tomorrow.
- The other boy says that if Winston comes to the shop tomorrow at the same time, he will give him the money back.
- Winston trusts the other boy as they have had a really good time together talking and laughing. Winston thinks that the other boys would like to be friends with him and that would be good – perhaps they could even play on his Playstation together.
- Winston agrees to buy the other game for his new friend and pays for this and his football game using his card.
- He gives the boy his new game and they all agree to meet up again tomorrow at the same time.
- Winston is happy that he has met new friends and goes home to play his new game.
Questions

1. What did Winston do that was not safe?

2. What should Winston have done to keep his money safe?
Activity Sheet 3.4

Scenario 4

Jane

• Jane goes to the cash machine to get some money out of her bank account. Jane is taking a bit of time trying to remember what she needs to do at the machine to get her money out.
• When she is standing at the cash machine another girl comes up to her and asks if she is OK and does she need any help.
• Jane says that she is trying to remember how to get money out of the machine, but keeps forgetting what to do next.
• The other girl says that she is happy to help her if this would be OK for Jane.
• Jane thinks this will be good, as she is getting a bit flustered and a bit anxious.
• The other girl asks Jane for her PIN (secret number) and tells her that she won’t tell anyone else and she can trust her.
• Jane tells her the PIN and the girl uses the machine to get money out for Jane.
• Jane wants £20, but the girl says that she should get £40 out of her bank account: £20 for Jane and £20 for the girl for helping her.
• Jane agrees and thanks the girl for helping her. The girl then gets £40 out of the machine, gives the card back to Jane and says goodbye.

Questions

1. What did Jane do that was not safe?

2. What should Jane have done to keep her money safe?
Peter

- Peter lives in a supported living house with 4 other people. Two of the other people are friends of Peter and he has known them for a long time. The other 2 people have only lived in the house for a couple of weeks and Peter doesn’t know them that well yet, but he gets on with everyone in the house.
- Peter and the other people in the house are supported by a care agency – someone comes in to the house everyday to do housework, get shopping and make sure everyone is OK. Peter likes the staff that come in, but doesn’t like the fact that they keep changing and he is always seeing new staff come to his house.
- Peter has been sent his bank statement in the post.
- Peter opens the letter and looks at the bank statement to check that it is correct.
- Peter is in a rush to get his bus for work, so he leaves his bank statement on the kitchen table and decides to put it away later when he comes back from work.
- Peter leaves the house and goes to work.

Questions

1. What did Peter do that was not safe?

2. What should Peter have done to keep his money safe?
Activity 4: How to choose a bank that is right for you

Time needed: 20 minutes

Aim:
To get participants to consider the things that will help them choose the right bank for them.

Resources:
• Flipchart paper, marker pens.

Activity:
1. Depending on numbers, divide the group into smaller groups of between 3-4 people.
2. Using the flip chart paper and pens, ask each group to make a list of all the things that will help them choose the right bank.
3. The group can draw pictures if they prefer.
4. Use the prompt questions on the activity sheet if the groups are getting stuck.
5. Get each group to feedback their list to the wider group.
6. Agree the top five things that are really important when choosing a bank.
7. Write these up on the flip chart.
Activity Sheet 4

How to choose a bank that is right for you

Use the following questions to prompt discussion:

<table>
<thead>
<tr>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the location of the bank important to you?</td>
<td>If so, why?</td>
</tr>
<tr>
<td>Can you get in to the bank?</td>
<td></td>
</tr>
<tr>
<td>Is the information that banks have, for example leaflets, important?</td>
<td>If so, why?</td>
</tr>
<tr>
<td>How would you like this information presented?</td>
<td></td>
</tr>
<tr>
<td>Is the way the bank staff treat you important?</td>
<td>If so, why?</td>
</tr>
<tr>
<td>How would you like to be treated?</td>
<td></td>
</tr>
<tr>
<td>Can you ask other people to support you when you visit the bank?</td>
<td>If so, who?</td>
</tr>
<tr>
<td>Does the bank have the right account for you?</td>
<td>If so, what is important to you?</td>
</tr>
</tbody>
</table>