



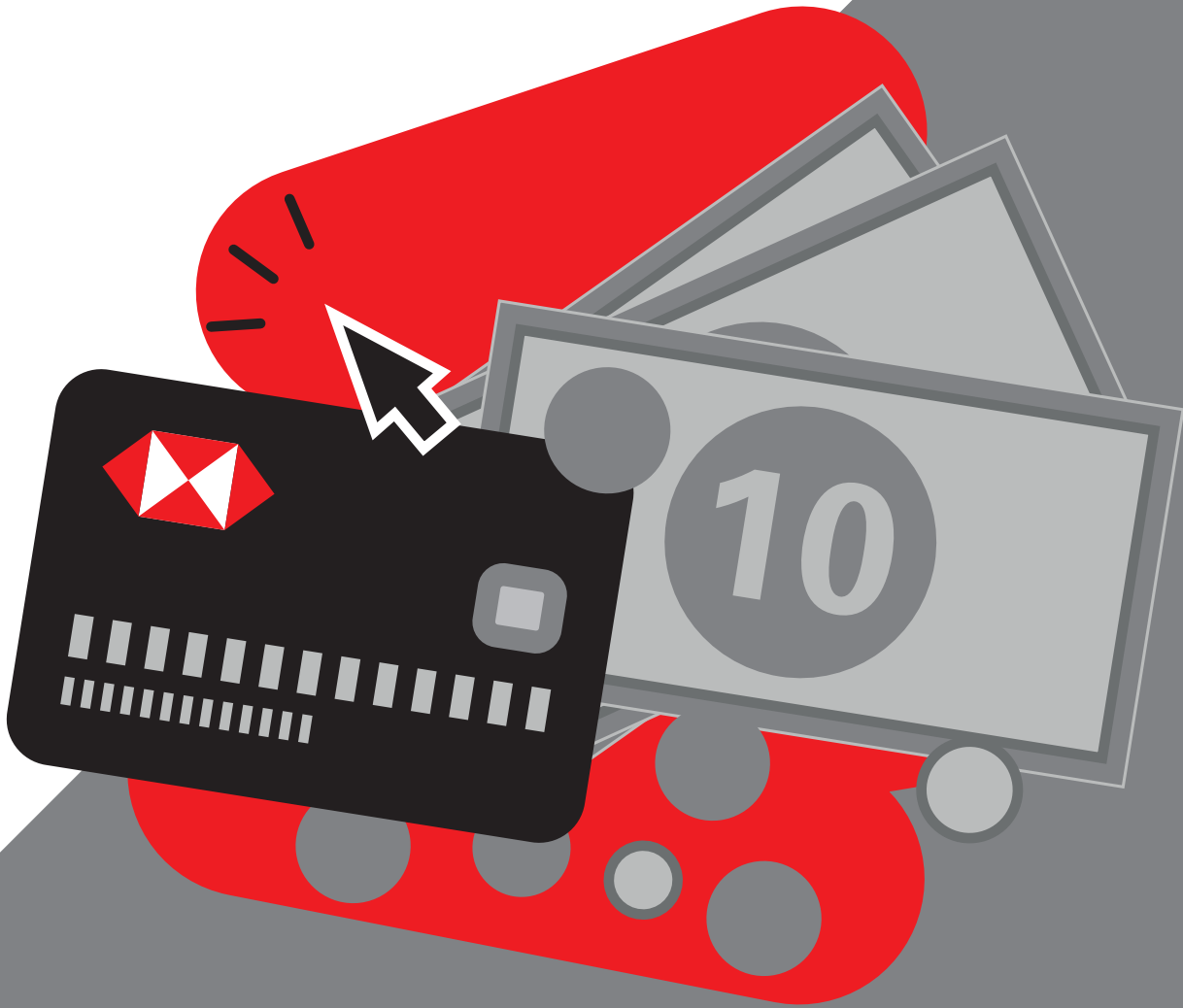
**3 Plenary:**

Join with another team and explain your choices, using what you know about the different ways to pay.

What am I? Pupils choose one of the ways to pay, and move around the classroom/hall space, meeting with a partner and giving clues as to what they are.



**Classroom Lesson 3:**  
**Ways to pay**



Learning intention	Key vocabulary	Resources
To be able to describe different ways to purchase and pay for items that don't involve cash	Money, notes, coins, debit card, credit card, gift card, transaction, interest, borrowing, bank account, value, cost, choice, price	Money and Money tracker, Try It! Convert It! class wall tracker, class poster week 3, lesson slides, notes and coins, 'ways to pay' cut outs, HSBC rugby purse



## 1 Starter: What's in the purse?

Highlight the financial theme of the week.

(showing the class the week 3 poster).

Share today's learning intention and underline the key words.



### Team talk

What do we already know about different ways to pay for goods and services? Teacher takes feedback and collates on whiteboard.

### Activity 1:

Each table has an HSBC purse with a mix of money and cards in it (cut out and laminated from the purse/wallet template). The purses belong to rugby players Ben or Nolli (but don't tell the pupils this).

Allow pupils to open the purse/wallet up and discuss what is inside.

- What have you found inside?
- Who does the purse/wallet belong to? How do you know?
- How are the cards similar? How are they different?
- When do you think you would use the different cards?

Take feedback on the interactive whiteboard under the headers gift card, debit card, credit card and explain more about the purpose of the cards and when these cards would be used.

**Pupils label Ben/Nolli's wallet in their tracker (activity 1)**

## 2 Main: Ways to pay

As debit cards are used to spend money that we have in our current account, they are used most often. Talk through the features of a debit card including the use of a personal identification number (PIN) and contactless options. Pupils create their own PIN number.

### Activity 2:

- Pupils design their own debit card (activity 2 in tracker)



### Team talk

Throughout a month there are many different goods or services that we need to pay for.

- What could these be?
- Are all purchases made face to face?
- What things may you pay for there and then?
- In advance?
- Where can you pay for these? (online/over the phone)

### Activity 3:

As rugby players, Ben and Nolli have many things that they need to pay for each month. They have listed some of the key goods and services in your tracker. Thinking about the money and cards in their purses, can you suggest which way/s to pay may be best?

**Complete activity 3 in tracker.**

**Extension- Spending scenarios in tracker**