

# HSBC UK Financial Capability Programmes

For Young People aged 3 to 25 years



HSBC UK

Opening up a world of opportunity

# Financial education

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## Helping young people of all ages to learn about money

We know parents, teachers and children lead very busy lives. And that can mean it's hard to find time for financial learning.

Over half of children aged 7-14 years old say they do not have a good understanding of personal finance terms such as debt, interest or fraud, according to research conducted by YouGov\*.

In addition, 4 in 10 (40%) do not have a bank account and two thirds (66%) do not receive pocket money, which could be preventing them from developing key skills in managing money and financial independence. Contactless, digital and mobile banking are increasing the invisibility of money, making it even harder to build the financial confidence of young people.

With all of these things in mind, HSBC UK have developed and supported education programmes across the UK to ensure that young people have access to financial education at home, at school and in their wider community.

Our programmes are mapped closely to school curricula and support the objectives of the Money and Pensions Service 2030 Strategy to give 2 Million more children access to meaningful financial education. In this brochure you can read about just some of the work we are doing and how you can get involved.

\* All figures, are from YouGov Plc. Total sample size was 1164 children aged 6-15 years old. Fieldwork was undertaken between 14th - 20th May 2021. The survey was carried out online.

### How we support financial capability:

#### Programmes delivered for children and young people aged 3 to 25 years

Lessons supporting the financial capability of young people in schools, colleges, universities, charities and youth groups. These sessions are delivered free of charge in classrooms, in informal group settings and digitally across the UK by the HSBC Education Network.

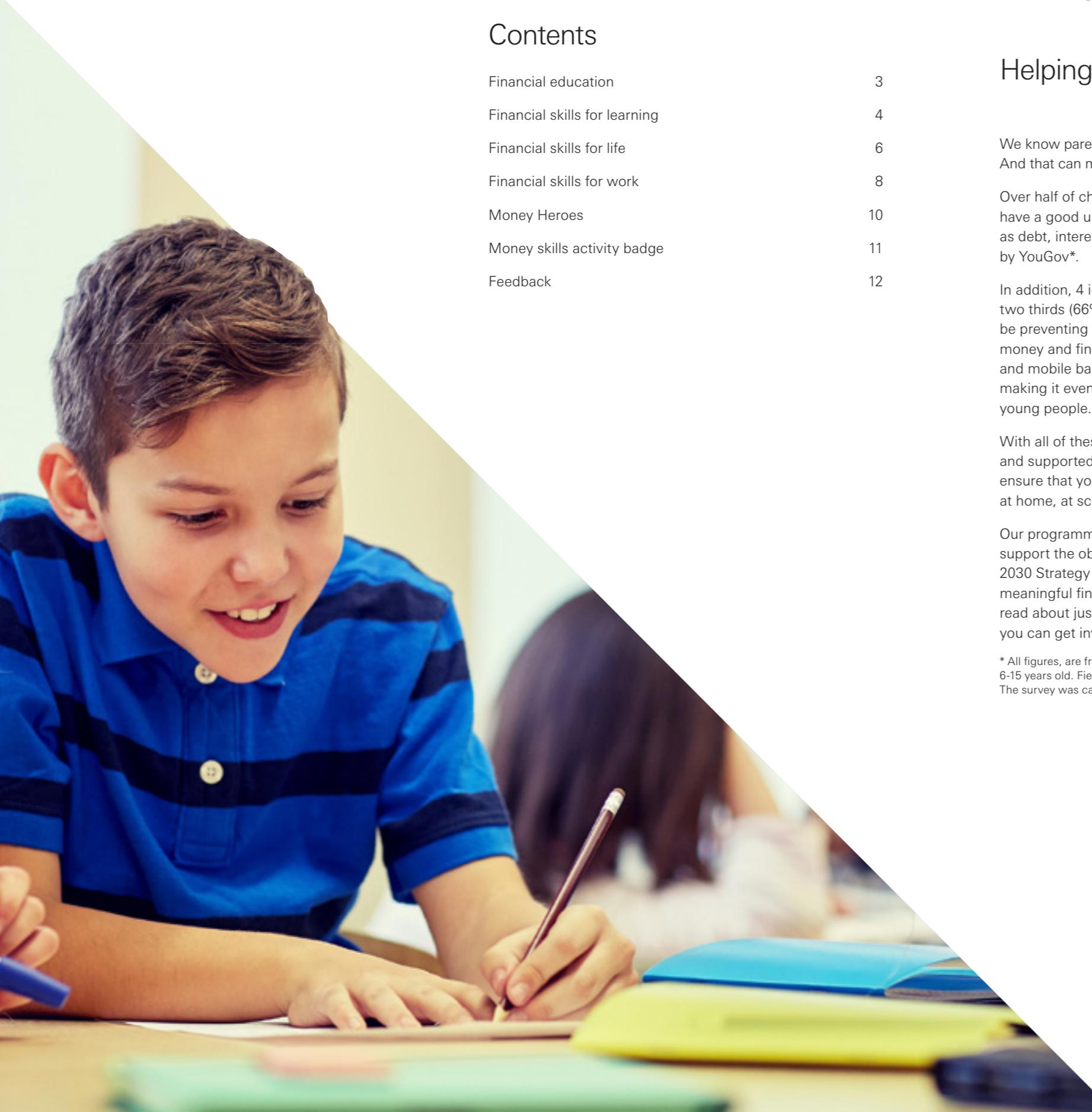
#### Money Heroes supporting teachers and parents

We recognise that parents and teachers are key influencers in a child's development that's why we support Money Heroes which helps teachers and parents collaboratively support children aged 3 -11 years to develop their financial capability skills, at school and at home.

#### Money skills activity badge for Beavers and Cubs

Recognising that young people learn in different ways, HSBC UK have supported the development of a brand new Money Skills Activity Badge for Beavers and Cubs. The first new badge in more than three years.

 For more details on any of our programmes, or if you are interested in running an education session in your organisation please email the HSBC UK education team at [educationteam@hsbc.com](mailto:educationteam@hsbc.com)



# Financial skills for learning

## Money maths, understanding value and numeracy

At the heart of the HSBC UK programme is the opportunity to build the fundamental maths and numeracy skills required by each curriculum across England, Northern Ireland, Scotland and Wales. Important to this aspect of the financial education framework are:

- Understanding the value of money
- Performing calculations with money
- Understanding currencies
- Appreciating how money works
- Understanding borrowing and calculating interest

Across each age group lessons are available to schools, colleges, universities, charities and youth organisations for delivery either in person or digitally by a member of the HSBC UK Education Network, providing young people with access to these core financial capability skills.

Each session lasts up to one hour and follows the HSBC UK learning framework of **introduce, discuss and use**, allowing for interactive learning and ongoing development of ideas beyond the session itself.\*

To arrange for one or more of the sessions, digitally or in person for your school, college, university, charity or youth group please email [educationteam@hsbc.com](mailto:educationteam@hsbc.com)

\*Unless otherwise stated allow one hour for each session to run.

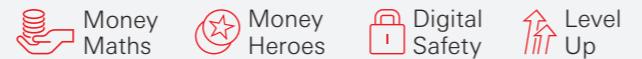
## Ages 3 to 7 Years

Foundation Stages / Key Stage One / Early and First Level P1 to 3

<b>The Treasure Hunt</b> 	3 to 6 years	An exciting first foray into the world of money featuring fun activities to keep children engaged as well as an exploration of coins and values.
<b>A Woodland Adventure</b> 	3 to 7 years	Meet Hoot the Owl to explore the value of money, Dotty the Ladybird to practice counting and money maths; and Savvy the Squirrel to talk about why we save money.
<b>Toy Time</b> 	5 to 7 years	Looks at the cost of buying toys and how long it would take to save up for a toy. The lesson helps young people to understand choices that they can make around spending and saving and that others may make different choices.
<b>Keeping a Record: The Birthday Party</b> 	5 to 7 years	In this session the children will plan a birthday party, keep track of their spending & make choices around their birthday budget. This activity shows children how they can create and use records to track their money and keep it in a safe place.



### Key for icons:



## Ages 7 to 11 Years

Key Stage Two / First Level P4 and Second Level P5 to 7

<b>Super Supper Challenge</b> 	7 to 9 years	This session focuses on healthy eating and staying within a budget. It encourages young people to consider the choices we make around money, based on needs and wants, in particular exploring if it is possible to eat well on a limited budget.
<b>European Tour</b> 	7 to 9 years	Linked to Being a Responsible Citizen within the PSHE framework, children explore their international understanding of money, building understanding of exchange rates and making calculations through a trip across Europe.
<b>Savvy Shopping</b> 	9 to 11 years	Building an understanding of what is value and how we make financial decisions. An exploration of the buying cycle and offers available on the high street and online.
<b>Sporting Chance</b> 	9 to 11 years	This session explores how easy it can be to get 'carried away' spending money through not considering all the added extras involved in a day out. Children will have the opportunity to plan a day out to see their team play and look at what choices we can make to keep in budget.
<b>Guarding Against Fraud</b> 	9 to 11 years	A guide on how to recognise fraud and protect yourself, your online identity and your money. Highlights money mules and the consequences of getting involved.

## Ages 11 to 16 Years

Key Stage Three and Four/ Third and Fourth Level S1 to 3

<b>Savvy Shopping</b> 	11 to 14 years	Considers advertising and making smart purchases. A chance to explore what is good value, how to spot a great offer and how loyalty, reward and store cards work.
<b>Household Budgeting</b> 	11 to 14 years	A session designed to help young people understand regular household expenses such as rent, council tax, utility bills and food.
<b>Managing Your Outgoings</b> 	15 to 16 years	Looks at how to manage your spending and make sure you don't get caught out by unexpected bills as well as making sure that you are getting value for money when you do spend.

## Ages 16 and Over+

Key Stage Five / Senior Phase S4 to S6 onwards

<b>Borrowing Money</b> 	16+ years	Borrowing is something most people think about at some point in their lives. This session looks at when borrowing is appropriate and which type is best for different circumstances.
<b>Understanding Interest</b> 	16+ years	Supports understanding of interest, building skills to help evaluate borrowing, saving and credit card options in everyday life, including AER, APR and compound interest.
<b>Savvy Shopping</b> 	16+ years	In the fast paced retail world of offers, discounts and buy now pay later, this session takes a look at advertising and making smart purchases. A chance to explore what is good value, how to spot a great offer and how loyalty, reward and store cards work.

# Financial skills for life

## Making choices, budgeting and connecting with my community

Financial literacy is about more than just maths and numeracy as it significantly influences other academic subject areas and societal learning.

Beyond calculations it is important that young people build the skills to make decisions around money and understand how finances impact the world around them in order to support their future wellbeing and mental health.

Becoming a responsible citizen and social mobility are high priorities across all curricula in the UK and so our lesson portfolio has been built around these requirements to support:

- Understanding of money in our communities
- Ability to understand and compare financial products
- Appreciation of the impact of our spending decisions
- Development of money management skills – budgeting, saving, navigating key life stages
- Building digital skills for managing money
- Understanding how to recognise and avoid fraud

As with other elements of the programme sessions can be delivered by a member of the HSBC UK Education Network either in person or digitally.\*

\*CYP Financial Capability – UK Children and Young People's Survey (Money and Pensions Service, 2020)

To arrange for one or more of the sessions, digitally or in person for your school, college, university, charity or youth group please email [educationteam@hsbc.com](mailto:educationteam@hsbc.com)

\*Unless otherwise stated allow one hour for each session to run.

### Key for icons:



## Ages 3 to 7 Years

Foundation Stages / Key Stage One / Early and First Level P1 to 3

<b>Money Through the Ages</b> 	4 to 7 years	This session looks at how money has evolved into what we use today and the role of money in society. The session also helps with recognition of the value of money and how we pay for things now.
<b>Ed and Bunny Spend Some Money</b> 	4 to 7 years	A story time session to help young people learn about spending money. Bunny's mum is baking a cake and Ed's dad is making a nut roast, so the two friends are sent to the shop to get some ingredients. A reading of this wonderful book about money by Matt Carr with some discussion and activities to bring the learning to life.
<b>To Buy or Not to Buy</b> 	5 to 7 years	This session helps children to distinguish between needs and wants as well as thinking about spending and saving choices. It explores how we might prioritise things that we might want and how our view on what is a need or want might differ from other people's view.
<b>Ed and Bunny Raise Some Money</b> 	4 to 7 years	A story time session focusing on climate change and how we can all make a difference. Activities include considering how we can help others, the things we have and some cake sale money maths!

## Ages 7 to 11 Years

Key Stage Two / First Level P4 and Second Level P5 to 7

<b>Making Wise Choices:</b> 	This session challenges children to think about their purchase choices. Children will be challenged to consider which of their wants are important and what they can manage without.
<b>The Expedition</b> 	7 to 9 years
<b>The Lost Purse</b> 	7 to 9 years
<b>Shopping Sense</b> 	7 to 9 years
<b>Sustainable Choices</b> 	9 to 11 years
<b>Going Digital</b> 	9 to 11 years
<b>Guarding Against Fraud</b> 	9 to 11 years

## Ages 11 to 16 Years

Key Stage Three and Four/ Third and Fourth Level S1 to 3

<b>Gaming4Good</b> 	11 to 14 years	Explore the world of gaming and how to stay on top of your spending. This session focuses on value for money, budgeting, fraud and identity theft. Developed in Partnership with GetSafeOnline.
<b>Sustainable Choices</b> 	11 to 14 years	Looks at how to be a critical consumer. From making adjustments to everyday living to choosing how and where you spend your money in order to make cost and eco savings.
<b>Banking 101</b> 	11 to 16 years	Supporting understanding of the basics of banking, borrowing, saving and why getting a bank account is important.
<b>Guarding Against Fraud</b> 	11 to 16 years	A guide on how to recognise fraud and protect yourself, your online identity and your money. Highlights money mules and the many consequences of getting involved.

## Ages 16 and Over

Key Stage Five / Senior Phase S4 to S6 onwards

<b>Banking Safely and Securely</b> 	16+ years	A guide on how to recognise fraud and protect yourself, your online identity and your money. Highlights money mules and the many consequences of getting involved.
<b>Kick-start Your Finances</b> 	16+ years	Adult life brings many opportunities, but keeping track of your finances can be a challenge. This session looks at budgeting and how to make the most of your money.
<b>Budgeting for University Life</b> 	16+ years	Planning for university is an exciting time with much to consider but it's important to remember to budget for this next stage. This session helps understanding of the world of tuition fees, maintenance loans and how to make your money go further at university.
<b>Moving out of home</b> 	16+ years	A rundown of what you need to know when you're moving out for the first time. Learn to avoid getting hit with any unexpected bills and how to understand what you can afford.

# Financial skills for work

## Money management at work, employability and careers

The connection between work and money can be taught from an early age. Building this knowledge early can be advantageous to young people to help them to consider their careers and financial futures as they move through their academic life.

Through having a member of the HSBC UK Education Network support this area of learning either in classrooms, informal or digital settings, there is an opportunity to bring the world of work to life from both an organisational perspective and that of an individual career pathway. Sessions span the age groups covering:

- The connection between work and money
- Understanding getting paid and the role of a bank account
- Appreciating what is on offer when accepting a job
- The decisions we make in managing our earnings
- Employability and how to secure the job you want

All sessions have been designed for face to face and digital delivery with supporting activities available after the session to help embed and extend learning.\*

To arrange for one or more of the sessions, digitally or in person for your school, college, university, charity or youth group please email [educationteam@hsbc.com](mailto:educationteam@hsbc.com)

\*Unless otherwise stated allow one hour for each session to run.

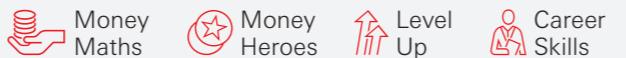
## Ages 3 to 7 Years

Foundation Stages / Key Stage One / Early and First Level P1 to 3

<b>Fairer Tales: Stories, Roles and Dreams</b> 3 to 7 years	Familiar stories with a twist featuring princesses that decide not to wait around for that handsome prince but instead take charge of their futures. Explore why we go to work, earning money and how this influences our financial decisions.
<b>Where Money Comes From</b> 3 to 6 years	Helps to make the connection between having a job and earning money. The session looks at the jobs we might do and introduces the role of a bank account in getting paid and how to access money from your account.
<b>Ed and Bunny Earn Some Money</b> 4 to 7 years	A story time session helping young people to learn about the choices we make with our money. In this wonderful story by Matt Carr the two friends earn some pocket money by doing helpful jobs. The session also features fun activities and discussions to help bring the learning from the book to life.



### Key for icons:



## Ages 7 to 11 Years

Key Stage Two / First Level P4 and Second Level P5 to 7

<b>Household Budgeting</b> 7 to 9 years	A session designed to help young people understand regular household expenses such as rent, council tax, utility bills and food. In learning this they can become more aware of the costs of living at home and when they move out for the first time.
<b>Gaming4Good</b> 7 to 9 years	In this session we explore the world of gaming, making connections between value for money and budgeting as well as exploring fraud and identity theft. Developed in Partnership with GetSafeOnline
<b>World of Work</b> 9 to 11 years	Making the links between work, money and future lifestyle goals. This session explores earnings, deductions and the choices we make around spending and our lifestyle.

## Ages 11 to 16 Years

Third and Fourth Level S1 to 4 / Ages 11 to 16 years

<b>Gaming4Good</b> 11 to 14 years	In this session we explore the world of gaming, making connections between value for money and budgeting as well as exploring fraud and identity theft. Developed in Partnership with GetSafeOnline
<b>Household Budgeting</b> 11 to 14 years	A session designed to help young people understand regular household expenses such as rent, council tax, utility bills and food. The session also looks at payslips and take home pay in relation to essential and non-essential spending.
<b>Starting Your Career</b> 15 to 16 years	Useful information that you need to know when looking for or starting your first job. This session covers everything from how to plan for that first interview to understanding what is on offer and budgeting for accepting the role.

## Ages 16 and Over

Key Stage Five / Senior Phase S4 to S6 onwards

<b>Starting Your Career</b> 16+ years	Useful information that you need to know when looking for or starting your first job. This session covers everything from how to plan for that first interview to understanding what is on offer and budgeting for accepting the role.
<b>Who am I?</b> 16+ years	A personal brand; everyone has one but why is it important and how do you begin to identify and build your own? In the competitive job market, a personal brand is a superb tool to help you stand out and give employers what they want to see.
<b>How to stand out</b> 16+ years	A session dedicated to applications. This will include a breakdown of CVs in general and aim to demystify online applications. We will also include application hints & tips from an employer's perspective to give you an insight into what is looked for.
<b>How to be the best you</b> 16+ years	An exploration of the different types of interviews. This session will cover what signs to look out for and how the can maximise your chances of success.
<b>Building a Growth Mindset</b> 16+ years	In the dynamic environment we now all live in, this session looks at the importance of a growth mindset to help manage change and why this is important in helping you to achieve your goals.

# Money Heroes

Working together to develop children's financial capability

"We believe every child should have the opportunity to develop their money management skills for later life, and starting early is essential. Money Heroes helps those with the most influence in a child's development create the heroes of tomorrow."

**Stuart Haire**, Head of Wealth & Personal Banking, HSBC UK

We recognise that parents and teachers are key influencers in a child's development that's why we support Money Heroes which helps teachers and parents collaboratively support children aged 3 -11 years to develop their financial capability skills, at school and at home.

On average children begin to develop their financial habits by the age of seven so the Money Heroes programme focuses on primary / early & first level children to deliver fun activities, storybooks and guidance that help develop the knowledge, skills and attitudes for a successful financial future.



Learn more about Money Heroes, visit [moneyheroes.org.uk](https://moneyheroes.org.uk)

## Activities for teachers and parents to download

- Make learning about money fun and engaging, with our wide range of high-quality resources, covering a variety of ages and topics.
- Tools and guidance full of advice and ideas, empowering and supporting you to start the conversation about money your way.

## Free books by Matt Carr and Emma Norry supporting financial learning

- Story telling to help children explore the concepts behind money.
- Join Ed and Bunny for ages 3 to 7, with more independent reading for ages 7 to 11 years in the Money Heroes short stories collection.
- All the stories are available as eBooks and printed copies free on request.
- Each story has dedicated activities to explore.

## Shopping Basket Game

- Helps children put their skills and imagination into practice.
- Join Ed and Bunny as they go shopping in this specially adapted board game from Orchard Toys.
- Available for free to parents, schools and not for profit organisation on request.

## Party Planner Game (online)

- An opportunity to practice money skills through planning the school disco.
- Based on the characters from the Money Heroes stories for ages 7 to 11 years.

## Climate Heroes books

- Bring to life how our decisions about money affect the world that we all live in.
- Supported by wrap around activities to bring learning to life.

## Parent guide

- For parents that don't know where to get started at home, it doesn't have to be as difficult as you might think.
- The Money Heroes parent guide encourages fun, engaging and relevant home learning.

## Teacher Training/CPD

- Free financial education teacher training is available through the Money Heroes programme for up to 500 primary schools to equip teachers to deliver high-quality and impactful financial education.

## New Collaborative Platform

- Work collaboratively to blend learning across classroom and home environments.
- Track pupils learning progress in your dashboard. Share with parents to collaboratively continue developing children's money skills.
- Complete activities at home and track your child's learning progress.

**Teach Primary Awards**  
Awarded four stars for remote learning

# Money skills activity badge

The new financial education badge from the Scouts

"The COVID-19 crisis has tested the financial resilience of many families as well as disrupting in-classroom learning, elevating the need for more flexible and effective financial education resources to help young people build financial capabilities for a changing world. Creating new and interesting ways for young people to engage with financial literacy is key, and we're thrilled to be working with the Scouts to launch their Money Skills Activity Badge – the first financial skill-building programme of its kind."

**Stuart Haire**, Head of Wealth and Personal Banking at HSBC UK

Recognising that young people learn in different ways, HSBC UK have supported the development of a brand new Money Skills Activity Badge for Beavers and Cubs. The first new badge in more than three years.

The Money Skills Activity Badge, supported by HSBC UK, will help build young people's confidence and understanding of money through creative, fun and hands-on activities. Children aged six to ten will build their financial literacy skills but they will 'learn by doing' instead of being in a conventional classroom setting. For example, through planning a camp meal and learning about locally sourced food.

## Quality resources available to all

- The activities have been awarded the Financial Education Quality Mark from Young money for being high quality, accurate, engaging and relevant.
- All activities are available to get involved with at home or in schools at the HSBC UK supporters page.



For more information on the new financial capability badge for Beavers and Scouts, email the HSBC UK Education team at [educationteam@hsbc.com](mailto:educationteam@hsbc.com)



# Feedback

## Feedback on education sessions delivered so far...

"It was so lovely to walk around the classes this week and hear our children talk so enthusiastically about what they have learnt in your workshops. Every teacher has said how interesting and engaging the workshops were and how much their children enjoyed them."

"Your workshops have definitely provided our children with real-life experiences this week, and this is something that many of them don't always get the chance to have so I know they have greatly appreciated you coming in."

"We are so grateful for our links with HSBC, with everything they have done for us over the last 2 years. It has really added to our school, Ofsted really picked up on that."

"Thank you for yesterday's sessions. It was great to see students thinking about how they can help the environment and save money."

"I would very much recommend the sessions to others and would like to book them in again to support our PSHE programme."

"There is so much to learn about money and the way our lives revolve around it – the earlier we can start to think about things the better"

"The sessions are well planned to match children's ages and stages. They are engaging and help children develop their financial capability in an interesting context. The course facilitators are very professional and knowledgeable. Thank you for an excellent session."

"I just wanted to say a HUGE thank you to you all for delivering 4 excellent workshops for our students. I really enjoyed all the sessions I was able to attend - our students really engaged and asked lots of great questions. I am certain they are in a better position to make some great career and financial decisions."

## Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, Braille, or audio.** You can speak to us using the live chat on our website, visiting one of our branches, or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service, to find out more please get in touch. You can also visit: [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or: [hsbc.co.uk/contact](https://www.hsbc.co.uk/contact).

**hsbc.co.uk**

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