



What is money?



What do we need money for?

Why Do We Need Money?



Things We Need Money For:

What Are These?



Coins – coins come in different values. We can use them to pay small amounts.

Banknotes – banknotes come in different values. We can use them to pay for more expensive items in shops.



What Are These?



Bank cards – this is a card linked to a bank account. Using it to pay for things spends the money in our bank account. We might have to put our card in a machine and remember a special code of numbers called a pin to be able to use it.

Contactless payments – small amounts (up to £45) can be paid for using our bank card with no need for a pin code. Instead, it can just be tapped onto a special contactless card reader.



What Are These?



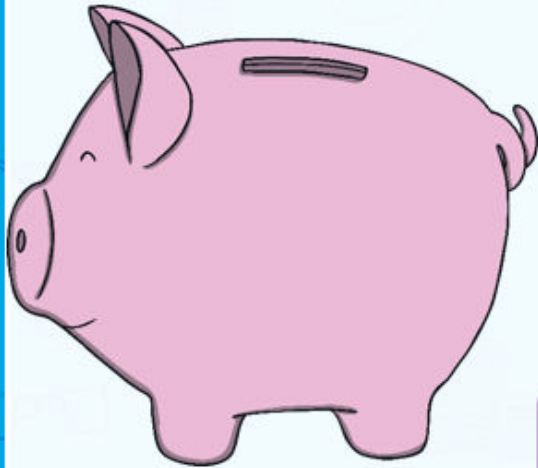
Online money transfer – certain devices like phones, tablets and computers can also use details from our bank account to pay for items. This is usually for larger things or regular payments like bills.



Keep it Safe



All these ways of spending money need careful looking after. Look at these pictures. How might these help you look after your money?



Piggy bank – This is a safe place to keep coins or notes. We can save money here to spend on something special.

Wallet – This can be a safe way to carry money around when we are out and about.

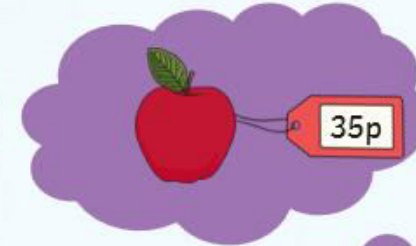
If we need to remember any passwords or pin numbers to use our bank cards or online money transfers, these need to be kept private.



Where The Money Goes



These children each get £2 pocket money a week. Can they afford what they want? If they can't, what could they do?



Saving Up

Put it in a piggy bank



Keep it in a bank



Use a purse or wallet



Give it to a trusted adult



Saving Up



a magazine

Saving Up



a bike



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