Lloyds Bank Resource

LLOYDS BANK

Outdoor Financial Education - Session Crib Sheet

Banking on it!

Age 9-11



This material is intended for information purposes only and does not constitute advice or a recommendation.

Preparation

Resource Kit

- Living Props (e.g. twigs, leaves, feathers)
  (use items found on the ground only)
- Banking Services Information Sheet
- Whiteboards or paper and pencils

When you ask a question throughout the workshop, encourage pupils to share their ideas in a variety of ways. This could include writing on whiteboards or paper, drawing, discussing ideas with a partner, or using practical demonstrations where appropriate. This will support participation from a wide range of learners and help assess understanding.

Preparation

This session encourages interactive learning, group participation, and reflective thinking, whilst utilising the outdoor environment to create an engaging and real-world context for understanding goods and services and how to be a critical consumer.

Make connections to the outdoor world
Using the analogy of nesting birds, the session will help pupils explore the concepts of goods and services and how to be a critical consumer. Just as different birds carefully select essential resources for nesting according to their needs, so must we carefully consider and make decisions about our everyday financial choices.

Preparation

Before the session:

- Examples or images of existing or possible nesting sites for local birds and wildlife for 'Critical Consumer' analogies.
- 'Living props': items children can collect e.g. twigs, leaves, and feathers to use during the session.
- An area for the children to safely explore before the session starts: an area in your school grounds, a playpark, woods or open areas for example.

Have a walk around the site where you will hold the session, get comfortable with how it will run, identify where you and the children will be and where the activities will take place.

Activity Guidance Notes: Wildlife Walk - Nesting Choices

A starting activity to get children moving and exploring their outdoor environment, and to introduce nesting behaviours of local wildlife to demonstrate how we make choices in everyday life. As an example, this crib sheet will focus on birds and their nesting habitats.

Pupils will look at what materials they choose (see Guidance Notes), and why they might choose them.

Working in groups, guide pupils on a nature walk to look at existing or possible nesting sites previously identified and discuss how your wildlife examples make their choices. Encourage pupils to then forage for items, these creatures might choose to build a nest and discuss why they made those choices. Ask children to make comparisons with what materials we might buy to build our own houses, and why.

<u>Providers of 'Services'</u>
Reference examples in the Guidance Notes to comment on wildlife examples (e.g. woodpeckers, bees or nettles) as providers of 'services' before heading back to the outdoor classroom group-work area.

Introduction

5 MINUTES

Banking on it!

Settle the children into the designated group area before Introductions begin.

Introduction



Who, where, why?

Introduce yourself and explain your role in today's session.

Explain that today they will be learning about:

- Goods and services.
- Making choices.
- Banks and banking services.

All through fun and interactive outdoor activities.

Set the scene in the outdoor school setting

Explain that today, we're going to explore how we make choices in our everyday lives just like local wildlife make important survival choices.

Make connection to the outdoor environment - Wildlife doesn't have shops, or taxis or banks but if they did what 'goods' would they buy and what 'services' from the natural world would they use to help them survive.

Starter Activity

20 MINUTES

Part 1: Wildlife Walk – Bird Nesting Choices

What 'Goods' would birds buy?



Woody's Woodland



Building Services

Buzz Buzz



Deliveries

To start

An activity to get children moving, explore the outdoor environment and to introduce nesting behaviours to demonstrate how we make choices in everyday life.

Focus will be on your chosen examples. Pupils will also look at what materials these birds might choose*, and why they might choose them.

Divide pupils into groups. Guide along the wildlife walk to look at nesting sites previously identified and discuss how choices are made.

Now encourage pupils to forage for items your wildlife might choose to build a nest and ask children to make comparisons with what materials we might buy to build our own houses, and why.

Comment on Woodpeckers, Bees and Nettles as providers of 'services' before heading back to the outdoor classroom seating area*.

Refer to Guidance Notes in the following pages to support this Activity.

Starter Activity

20 MINUTES

Guidance Notes

You can use the following to help inform your discussions with children throughout this activity.

Building a Nest

A bird typically needs a variety of materials and resources, which may vary depending on the species and the environment. Birds are incredibly resourceful and can adapt to the materials available in their environment to create a secure, safe place for laying their eggs and raising their young.

Here's a list of common things birds may use to build their nests, don't expect to find everything in your outdoor environment:

- **Twigs and branches** – These form the basic structure and framework of the nest.
- **Grass and leaves** – Used for lining the nest to provide a soft, comfortable interior.
- **Feathers** – Softens the nest and helps insulate the eggs and young birds.
- **Mud** – Some birds, like swallows, use mud to cement the nest together and add stability.
- **Cotton, yarn, or other fibers** – These can be found in human environments and may be used for added softness and structure.
- **Spider silk** – Used by some species for its strength and flexibility.
- **Bark or moss** – Provides additional padding and insulation.
- **Lichen** – Often used by certain bird species for camouflage or additional insulation.
- **Human-made materials** – Things like string, paper, or plastic may be used, though not ideal, are sometimes included.

Starter Activity

20 MINUTES

Building a Home

For a human being to build a home or shelter, the materials and resources they need are more complex than a bird's nest, but some common building materials and items include:

- **Wood** – Used for structural elements such as framing, walls, and flooring.
- **Bricks or stone** – Often used for building foundations, walls, and chimneys for durability.
- **Concrete** – Used for foundations, floors, and sometimes walls, providing stability and strength.
- **Insulation (fiberglass, foam, etc.)** – To regulate temperature and make the home energy-efficient.
- **Roofing materials (shingles, tiles, metal)** – Used to cover and protect the home from weather conditions.
- **Glass** – For windows, providing natural light and allowing visibility from inside the home.
- **Nails, screws, and fasteners** – Used to secure materials together and hold the structure intact.
- **Plumbing and electrical materials** – Pipes, wires, and fixtures for water, heating, and electrical needs.
- **Drywall or plaster** – For finishing interior walls and ceilings.
- **Flooring materials (wood, carpet, tile, etc.)** – For creating comfortable surfaces to walk on.
- **Paint and sealants** – For protecting surfaces and providing aesthetic finishes.
- **Furniture and personal items** – Chairs, tables, beds, etc., for comfort and functionality in living spaces.
- **Landscaping materials** – Soil, plants, rocks, or mulch to create a pleasant environment around the home.
- **Fabric (for curtains, upholstery, etc.)** – Used for decoration and comfort within the living spaces.

Starter Activity

20 MINUTES

Nesting Bird Habitat Information

Woodlands (trees, holes, branches)

Examples: Owls, Woodpeckers, Great Tit, Blue Tit, Nuthatch

- **Shelter -** Tree holes, branches, and thick canopy provide shade and safe nesting sites.
- **Protection -** High off the ground, harder for predators to reach; dense leaves shield from rain, wind, and harsh weather.
- **Food -** Insects, caterpillars, seeds, nuts, and tree bark foraging.

Thickets & Shrubs (dense bushes, ivy, brambles)

Examples: Blackbird, Robin, Wren, Goldfinch, Greenfinch, Long-tailed Tits, Whitethroat, Dunnock,

- **Shelter -** Dense tangles and ivy give hidden nesting spots and year-round coverage.
- **Protection -** Thick growth deters predators, especially ground hunters, safe in storms and cold.
- **Food -** Berries, insects, spiders, and worms close to nest sites.

Hedgerows (living fences between fields)

Examples: Yellowhammer, Whitethroat, Chaffinch, Linnet

- **Shelter -** Interwoven branches and foliage create safe nest sites along field edges.
- **Protection -** Height and density provide cover from predators and reduce wind exposure.
- **Food -** Seeds, berries, and abundant insects found in and around hedges.

Open Areas (fields, meadows, grassland)

Examples: Skylark, Lapwing, Meadow Pipit, Wheatear

- **Shelter -** Grass tussocks and low vegetation for nesting on the ground.
- **Protection -** Wide views help spot predators early; eggs and chicks camouflaged in grass or soil.
- **Food -** Insects, worms, grubs, and seeds plentiful in open ground.

Near Water (lakes, rivers, wetlands, coast)

Examples: Mute Swan, Mallard Duck, Coot, Kingfisher, Oystercatcher

- **Shelter -** Reeds, rushes, and riverbanks for nesting and roosting.
- **Protection -** Water barriers deter land predators; dense reedbeds provide cover.
- **Food -** Fish, aquatic plants, insects, and invertebrates in water.

Buildings & Urban Spots

Examples: House Sparrow, Starling, Swallow, Swift

- **Shelter -** Human structures such as eaves, roof spaces, and barns provide nesting cavities.
- **Protection -** Elevated sites reduce predator risk; sheltered from weather by walls and roofs.
- **Food -** Insects, scraps, seeds, and food waste in urban environments.

Starter Activity

20 MINUTES

Bird Nesting Choices





Woodlands

Great Tit, Blue Tit,
Nuthatch,
Tawny Owl



Safety in tree holes, shade, and cover from predators.

Thickets & Shrubs

Blackbird, Song Thrush,
Dunnock
Robin



Hidden away, easy to build, close to food.

Hedgerows

Yellowhammer
Whitsthroat
Chaffinch
Linnet



Shelter, food nearby, protection from the wind.

Open Areas

Skylark
Lapwing
Meadow Pipit



Wide view to spot danger, camouflaged in grass or soil.

Near Water

Mute Swan
Mallard Duck
Coot
Kingfisher



Close to water for food, reeds and banks for nest sites,

Buildings & Urban Spots

House Sparrow
Starling
Swallow
Swift



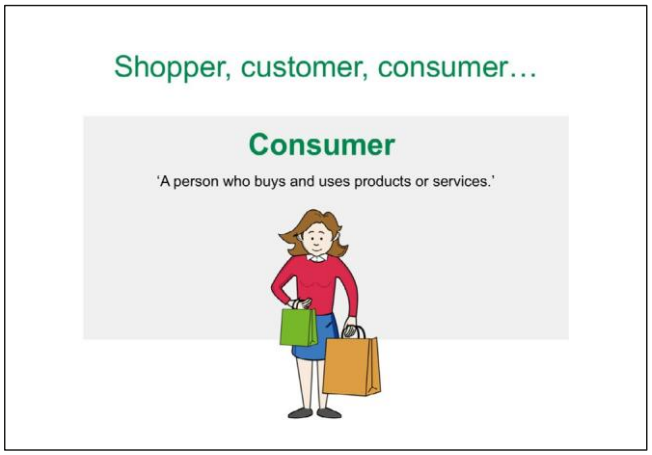
Use human-made spaces — cracks, eaves, barns

Starter Activity

20 MINUTES

Part 2: Critical Consumer

You will need: Whiteboards or paper and pencils.



Introducing the concept of a Consumer

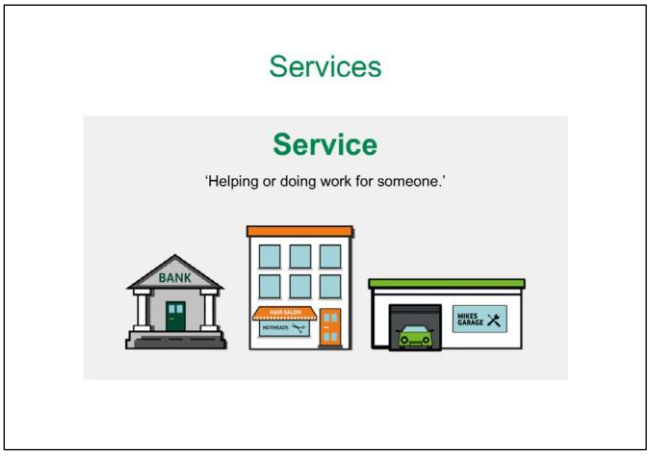
Explain that we don't just buy 'stuff' (goods), we buy and use services as well.

? Ask if they understand what we mean by 'service'. Explain that a 'service' is the action of helping or doing work for someone. A service could be paid for or free.

? Can they think of some services which we use or buy?

Possible answer: Hairdresser, restaurant, cinema, car repairs, taxi, banking, broadband, telephone, insurance, vets, health care, cleaning.

Share your own idea of services that you use/have used. E.g. hairdresser or broadband service.



? Do we have a choice about the services we use?

Some children may answer yes.
Others may be uncertain of the answer.

? How do we choose services?

Possible answer: price, availability, other people's views etc.

Share an example of how you've chosen a service to use. E.g. a taxi service based on a recommendation, reliability or price.

? What other things might influence our choices?

Possible answer: adverts, friends, special prices, functionality (what it does or doesn't do), etc.

Continued

Starter Activity

20 MINUTES

Part 2: Critical Consumer **– continued.**

What influences our Choice?

Lots of things can influence what we choose to do with our money.



Use this list and their ideas for reflection:

We may be influenced by our own personal needs such as diet, or health. We may want to make our choices based on issues such as fair trade or the environment.

Check that they understand what it means to be a consumer, e.g. someone who buys and uses goods and services.

When we make choices about goods and services, we are influenced by all sorts of things. We need to be aware, so that we can question what it is that we really need and want.

When we think carefully about why and how we spend our money, we are being 'critical consumers'. Being critical will help us manage our money better.

Main Activity

40 MINUTES

Guidance Notes

You can use the following to help inform your discussions with children throughout the activity.

Wildlife as 'Providers of Services'

Woodpeckers

Woodpeckers act as nature's **builders and landlords.** They use their strong, pointed beaks to peck into trees for foraging for food and creating nesting sites. Woodpeckers create cavities in the trunk of a mature, preferably decayed, tree or in the larger branches, to lay its eggs and raise its young.

Once woodpeckers abandon their nesting or feeding sites, the cavities they create become highly valuable to many other species of wildlife in the UK. Examples of other birds, and mammals who cannot drill holes of their own and use the home building services of a Woodpecker include Nuthatches, Treecreepers, Tit, Owls, Squirrels and Bats.

Bees

Bees can be thought of as nature's **delivery service**. As they move from flower to flower collecting nectar, they also pick up and transport pollen, delivering it precisely where it is needed for plants to reproduce. In doing so, they "deliver" the service of pollination, ensuring fruits, seeds, and crops are produced, much like couriers ensuring essential goods reach their destination.

Nettles

Nettles can be seen as nature's **nursery providers**. Several butterfly species, such as the Peacock and Small Tortoiseshell, choose nettles as the safe place to "drop off" their eggs. The leaves then become both the nursery and the food source for the caterpillars once they hatch, giving the next generation everything they need in one convenient place.

Main Activity

40 MINUTES

Wild Bank Market Place

You will need: Living Prop Items (e.g. twigs, leaves, feathers)
Bank Services Information Sheet (Annex A)
Whiteboards or paper and pencils



Introduction

The children will think about what they want from a bank.

Start by asking the children.

? What do they know about banks?

Possible answers: a place to keep our money, a place to save money or borrow money.

? What services do banks offer to their customers?

Possible answers: debit/credit cards, savings accounts, loans, advice, cash withdrawals, online banking, mobile banking, pay by phone.

Share your own experience of a bank or savings account. Talk about some services it offers you. E.g. mobile banking, a debit card, an app to pay using your phone, downloadable statements, etc.

? Can they think of other services that they would want from a bank?

Prompt the children to think about less obvious services, such as budgeting tools.

Optional Activity

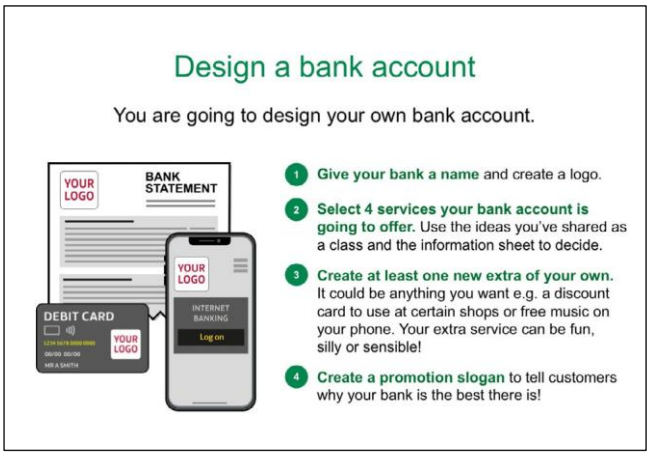
Pupils can stand in a circle and take turns naming different services while passing a beanbag or ball.

Continued

Main Activity

40 MINUTES

Activity Part 1: Create a 'Wild' Bank Account



Use the information above to help pupils create their accounts.

Distribute or show the Bank Services Information Sheet. Explain they will use the items gathered to represent a banking service.

Set Up: Explain to the children that they are going to 'design their own bank account, using items gathered in their outdoor space to represent each banking service.

Split the students into small groups and set them off to explore their surroundings to collect living props, e.g. sticks, cones, leaves, feathers. Each item represents a bank service (e.g., a stick represents "debit cards," a leaf represents "online banking"). Decide using the help of the Bank Services Information Sheet.

Students must collect 4 items during the exploration.

Return pupils to the group teaching area.



Encourage the children to come up with their own examples based on the props they have chosen.

Create Your Wild Bank:

Each group should:

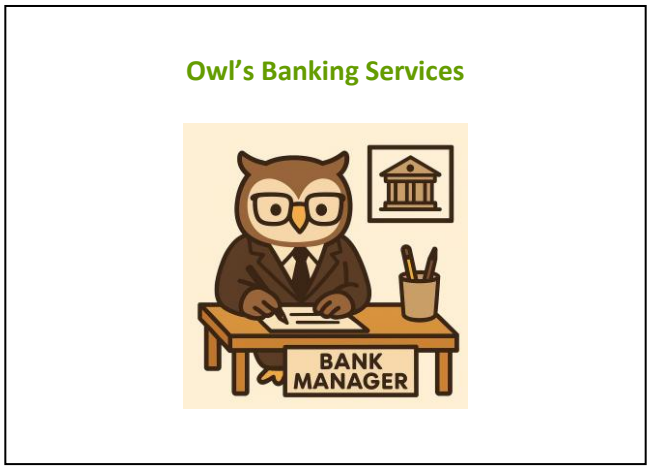
- Give their bank a name.
- Use the items collected to create a display of their bank services.
- Create a promotional slogan to tell customers why your bank is the best there is!
- **Record their services on a whiteboard or on paper.**

Continued

Main Activity

40 MINUTES

Activity Part 2: The Bank Market



Role-Playing the Bank Market:

Consumers must visit other groups' banks to ask questions about the services being offered.

Bank representatives explain the services based on the Bank Services Information Sheet.

Exploring the Choices:

? Why might someone choose this service?

? What factors influence the decision to choose this service over another?

? Pupils could run to stand beside the bank service they would most likely choose, before discussing the reasons for their choice and the factors that influenced their decision.

Discuss potential choices and influences: price, convenience, personal preference, reviews, etc.



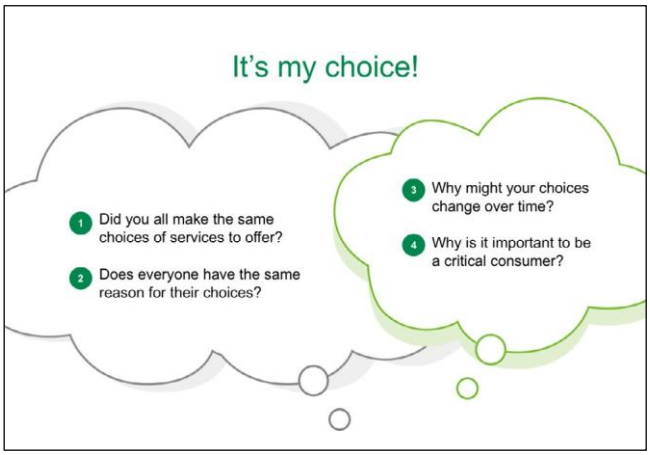
If time permits, explain that banks are just one way of managing our money. There are other alternatives to banks e.g. Credit Unions; Friendly Societies and Building Societies.

Making choices will depend on individual needs and situations. That's why we must 'shop around', ask questions and find out what's on offer. That way, we can make the best choice for ourselves. Remember, our needs or circumstances can change so we may need to make different choices over time.

To End

10 MINUTES

Closing: It's my choice



What have we learnt today?

Use the following questions to reflect on key points:

? Did you all make the same choices of services to offer?

- We may not make the same decisions as others.
- Our decisions should be made on our own needs and situations.

? Does everyone have the same reason for their choices?

Different things can influence our choices, e.g.

- Adverts and bargain offers.
- Persuasive advertising.
- Friends and family.

? Why might your choices change over time?

- Our needs and circumstances change over time.
- What suits us now may not be relevant in years to come.
- We should revisit decisions we have made about money regularly to ensure we are managing our money to the best of our ability.

? Why is it important to be a critical consumer?

- Our decisions need to be right for us.
- There are lots of different goods and services to choose from.
- Wrong decisions can be costly.
- We need to find out the options and assess them against what we need.

To End

5 MINUTES



Thank the children for their time and for joining in with the session so well.

You could suggest that they might like to talk to their parents or caregivers about what they've learnt today.

Also consider sharing learning outcomes, photographs and examples of pupil work through the school newsletter, school-home communication apps, and/or social media.

Annex A

Age 9-11

Optional Resource – print enough for one set per pair.

Bank services information sheet

These are some services and offers you might like to consider for your bank account.

Debit Card:

A plastic card that you can use to pay for things and draw money out from a cash machine (ATM).



Cash Card:

A plastic card that you can use to draw money out from a cash machine (ATM).



Cashback:

Receive £1 for every £50 spent using your debit card.



Cash Incentive (Cash reward):

Sign up for an account and receive £100 for free - straight into your account.



Mobile banking:

Bank using your phone. Download our free app to access your account on the move.



Free Gift:

When you open an account, we will give you:

- Money box or
- Rail card or
- Card wallet



Free mobile phone insurance:

For the 1st year we will cover your mobile phone from theft, loss or accidental damage.

Fraud Alert:

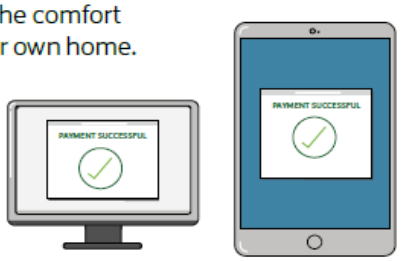
To help keep your money safe, we will text or email you about the latest scams. So you and your money can stay safe.

Extra interest:

Sign up for an account now and get an extra 1% interest on your savings for 1 year.

Online banking:

Manage your account on-line. Make payments from the comfort of your own home.



Credit card:

A plastic card you can use to pay for things. At the end of the month you need to pay back the money you've spent or pay interest on what you owe.



Track your spending:



At the end of each month you can download a report which shows where you've spent your money e.g. supermarket spending, petrol spending, restaurant spending.

Balance updates:

Free weekly text to keep you updated on the current balance of your account.



Annex A



Certificate of achievement

Well done!

You've learnt all about
banks and bank services
and making consumer choices.

You can:

- Explain the difference between goods and services.
- Make choices about services.
- Understand why it's important to be a critical consumer.
- Describe the different types of services banks may offer.
- Explain how digital tools can help us manage our money.

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Annex A

Banking on it! Age 9-11

You have learnt about making money related choices, banks and the services they offer.
Here are some more fun things to do or talk about at home.

You learnt about the difference between goods and services. When choosing services, some things can influence our choices.



- **Service spotter.**
  The next time you are out and about, look around you and see how many types of services you can see.
- **Get creative.**
  Design a new leisure centre – think about the services it will offer, and how much it will cost to use.

THINK! Be aware of what influences your choices. Research things for yourself and don't just believe the adverts or what your friends say!

You learnt what a consumer is and that when we think carefully about why and how we are spending money, we are being 'critical consumers'.



- **Test it out.**
  Sometimes we choose things because of the brand name. Can your household tell the difference between a well-known brand of crisps and supermarket brand crisps? Challenge them to a taste test!

THINK! Before you buy something, try making a list of all the things you want from the product or service. Be critical – is it what you really want?

You learnt about some tools that may help us to manage our money.



- **Super shopper.**
  Next time someone in your house is going shopping for food, ask if you can help write the shopping list. You could even go shopping too and see if you can be a critical consumer and help save some money.

THINK! There are lots of tools that can help you manage and keep track of your money e.g budgeting apps and shopping lists.

You learnt about banks and the services and products they offer, for example savings accounts and online and mobile banking.

- **Check it out.**
  Choose a bank and create an advert about what they offer their customers.

THINK! Banks provide services to help us look after our money. Make sure you know what services they can give you.

Want to know more?

You can visit:

- The help and support pages on the **Lloyds Bank website** to find out about:
  - Looking after your money
- The **Lloyds Bank Academy** to access free digital skills support and the full suite of financial capability resources.
- The **Bank of England home learning hub** for fun activities about money.
- The **Money Advice Service** for top tips, tools and help with looking after your money.
- **Mental Health UK** for help and information about mental health.
- **Mental Health and Money Advice** for advice and support for people with mental health and money issues.
- Search for the **British Sign Language (BSL) Jargon Buster** online for a BSL dictionary.

Our relationship with money is developed through childhood and adolescence. Financial wellbeing means having the confidence and knowledge that you are in control of your money - you can manage your day to day living expenses as well as planning for the future and being able to cope when the unexpected happens.

Annex A

Thank you for taking time to deliver these resources. We would very much appreciate your feedback to ensure continuous improvement for both students and teachers.

Please take a few minutes to complete this short survey. Your survey feedback will be sent to Learning through Landscapes, who will collate the data collected and feedback the results to Lloyds Bank, we will both use the feedback to help make improvements to the resources we create and share.

Outdoor Financial Education Session Survey:

URL: https://forms.cloud.microsoft/e/hQDVeaEfqg

QR Code:

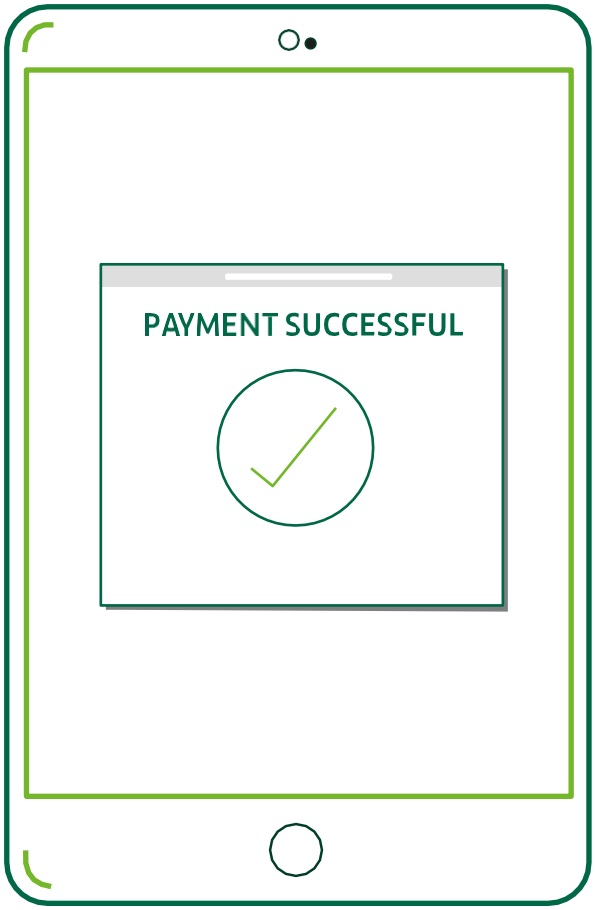
For further free financial skills resources please visit Lloyds Bank Financial Education resources

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Outdoor Financial Education - Session Crib Sheet

Staying Safe with Digital Money

Age 9-11



This material is intended for information purposes only and does not constitute advice or a recommendation.

Preparation

Resource Kit:

- Online Payment Cards for Starter Activity
- SAFE/UNSAFE Scenario cards for the Digital Trail Activity
- Whiteboards or paper and pencils

Preparation:

This session encourages interactive learning, group participation and reflective thinking whilst utilising the outdoor environment to create an engaging and real-world context for understanding digital financial safety.

Make connections to the outdoor world

In an outdoor setting a key principle is teaching students to be mindful of their surroundings whether noticing wildlife, recognising changes in the weather or staying safe while exploring. Similarly, when navigating the digital world, we need to be vigilant about potential risks just like we would watch for hazards in the forest or an outdoor environment.

Guidance Notes for Teachers and Event Leaders

You can use the information contained in Annex A at the back of this booklet to help with discussions with children throughout the workshop.

Preparation

Before children arrive:

Activity: Exploring Payment Methods

In a designated area, hide the Online Payment Cards that represent payment methods. Hide enough cards one for each pupil.

- Cash (coins and notes)
- Debit/credit cards
- Contactless payments
- Mobile phone app
- Smartwatch

Activity: The Digital Trail – Is it Safe?

Setting Up the Trail: Create a "trail" in your outdoor space, marking different stopping points where students can find clues. At each stopping point, place a Scenario Card that represents either a safe or unsafe online situation. (Q on one side, SAFE or UNSAFE on reverse). Guidance notes to stimulate discussion on each scenario are contained at Annex A.

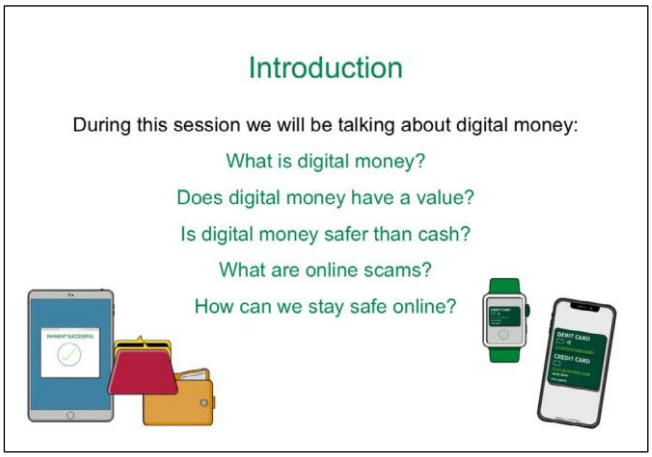
Introduction

5 MINUTES

Staying Safe with Digital Money

Settle the children into the designated group area before Introductions begin.

Introduction



Who, where, why?

Introduce yourself and explain your role in today's session

Explain that today they will be learning about:

- The digital world of money
- Staying safe online

All through fun and interactive outdoor activities.

Set the scene in the outdoor setting

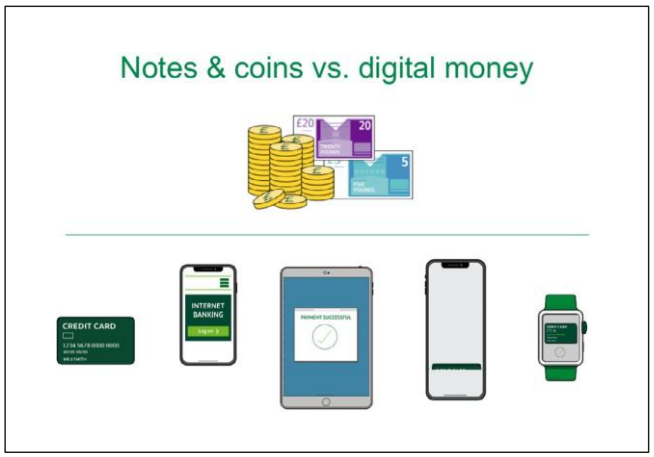
Make connections to the outdoor world - just like we need to be aware of our surroundings when in an outdoor environment, we also need to stay aware of dangers when spending money digitally.

Starter Activity

20 MINUTES

Activity: Exploring payment methods

You will need: Online Payment Cards



ACTION: Find the money!

Lead the children to the area where the Online Payment Cards are hidden. Give them 5 minutes to search. Advise one card per pupil, then return to the outdoor classroom area.

Notes & coins vs. digital money

Explain that when we pay for things without using cash e.g. coins and notes we use digital money.

? Ask if they've heard of these different ways of paying.

Go through each payment card type in turn, asking children to hold up their card if it matches.

Have they used them or seen them used?

Possible answers:
What sorts of things have they, or their parents/caregivers, bought online – and why?

- Apps for phone and tablets.
- In-game purchase of coins, stars or tokens.
- Internet.

? Why do people buy things online rather than at a shop?

- Easy to use.
- You can 'shop around' and find the cheapest price.
- You don't have to leave home.

Delivery Ideas:

Encourage the use of whiteboards or paper and pencils in this activity to check understanding.

Group children who hold the same card to

! You could share with them your own common purchases online. For example, the supermarket shop, books, clothes. Or why you use the internet to bank.

Continued

Starter Activity

20 MINUTES

Activity: Exploring payment methods - **continued**



ACTION: Stand Up - How do you feel?

Explore the following questions, asking the children to stand up to express their answers. You can also get children to physically move in the space around you e.g. if you think 'yes', go and stand by the tree, if you think 'no', go and stand by the fence etc. depending on your surroundings.

This ensures that all children have an opportunity to engage in the activity.

Ask/explore the following questions:

? How would you feel buying things. Happy, scared, wary?

? When you buy online are you spending money? Yes/No/Don't Know
- You will need to explain that just because they are using a digital form of money it is still money they are spending.

? Do you think in-game purchases, such as buying coins or add-ons is spending actual money? Yes/No/Don't Know

? What about stars or tokens they gather during play? Yes/No/Don't Know

? Do these coins, tokens or stars have a value? Yes/No/Don't Know
- You will need to explain that just because they are using a digital form of money it is still money they are spending.

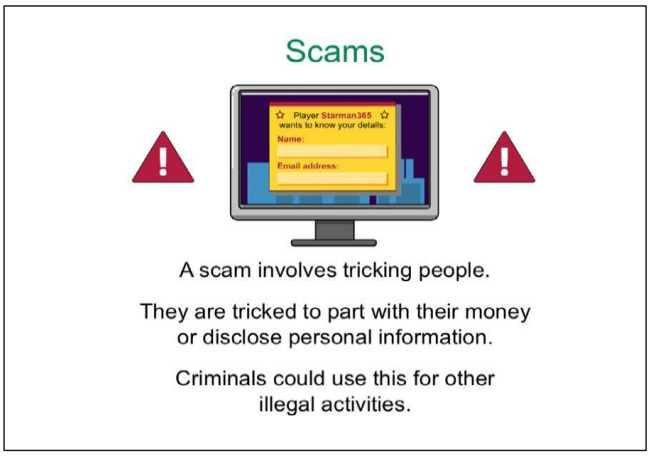
Make sure that the children understand that money spent online has a value.

Main Activity

35 MINUTES

Activity: The Digital Trail – Is this Safe?

You will need: Safe/Unsafe Scenario Cards, whiteboards or paper and pencils



Introduction

Explain that when we spend money online, we need to be safe, just like in the forest hikers follow a marked path to stay safe. Similarly, when navigating the digital world, there are certain "signs" we need to watch to stay safe.

? Who has heard of Scams and Phishing?

- **Scams:** Explain that sometimes when people shop online, others might try to trick them into giving away their money or personal information.

Discuss common scams like fake websites or fake emails that look like they're from a bank or a store asking for credit card information.

- **Phishing:** Explain how scammers might pretend to be someone you trust (like a bank) to steal personal information (passwords, usernames, etc.).

Share a simple analogy: "It's like someone pretending to be a forest ranger and asking you to hand over your map or compass."

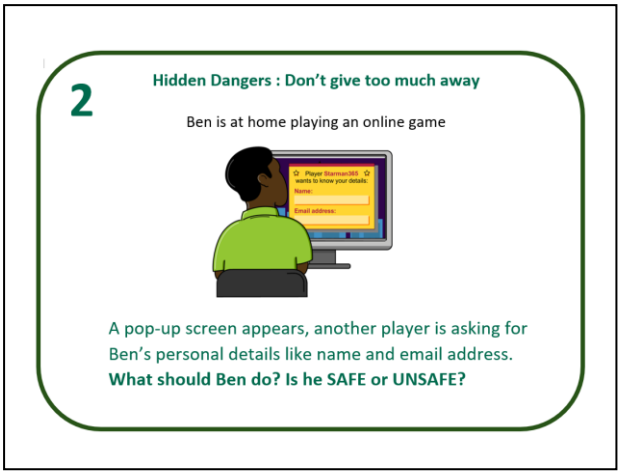
Continued

Main Activity

35 MINUTES

Activity: The Digital Trail - **continued**





Starting the Activity

Divide the students into small groups.

Ask the students to walk along the Digital Trail from marker to marker, reading each digital scenario. At each stop, they must decide if the scenario is safe or unsafe.

Discuss the situation; what makes it safe or unsafe; Before moving onto the next marker, they must decide what they would do in the situation e.g., report it to an adult, exit the website, etc.

The teacher or event leader accompanies each group and discusses each scenario before children make their decision.

Use the 'Introduction' Scenario Card to demonstrate the task.

NOTE: Each scenario has a number. Ask the children to record their answers on whiteboards or paper, for example:

1. Safe
2. Unsafe

…etc.

Explain if one group is already at a marker, ask the children to proceed to the next.

When all groups have visited all stations, return to the outdoor classroom area.

Continued

Main Activity

35 MINUTES

The Digital Trail - **Guidance Notes for Teachers and Event Leaders**

Scenario Card – Introduction - Is this safe?

The focus of this section starts with general internet safety. You'll need to help them make the links to keeping their money safe.

? Do you use the internet? ? What do you use it for?

Children may respond yes or no depending on their experiences. It's likely that many of the children will say playing games.

You could share what you use the internet for, such as looking things up, finding out about something, or shopping for example.

? Is it always safe to be online?

Explain that the internet is a very useful tool for us to find things out and look things up, but we need to use it safely.

Scenario Card 1 - Planning and Protection – Passwords

When you go on a hike, you might carry a map, wear protective gear, and make sure you've planned ahead to stay safe. The same goes for spending money online. It's important to have a "safety plan," like using strong passwords, checking for secure websites, and knowing what to do if something goes wrong (like reporting a scam). This preparedness can prevent you from "getting lost" or encountering problems while navigating the digital world.

Discuss: The difference between the two password examples.
Q: What makes the second set of passwords stronger?
Action: Think of an example and write it on a whiteboard or paper.
Additional support scenario: Seeking help when in doubt.

Main Activity

35 MINUTES

Scenario Card 2 - Awareness of Hidden Dangers - Things may not be what they seem!

In the forest, there might be hidden dangers like a slippery rock, a thorny bush or pretty berries that look safe to eat; you can't always see at first glance. In the same way, online scams and phishing attempts can be sneaky and disguised as something trustworthy. Just as you would approach a new trail cautiously to make sure it's safe, you need to approach online money and purchases with caution. Be aware that not everything that looks safe (like an email from a bank or a website selling a great deal) is actually secure.

Discuss: What dangers to look out for both in the woods and online.
Q: What can you do to help stay safe online?
Action: Think of an example of each and write them on a whiteboard or paper.
Additional support scenario: Seeking help when in doubt.

Scenario Card 3 – Signs and Signals – Is it safe to proceed?

When you're outdoors, you might look for signs like trail markers or weather patterns that tell you if it's safe to keep going or if you need to turn back. Similarly, when spending money digitally, there are signs to look for—like secure website URLs (https://), logos of trusted payment services, or signs of suspicious activity, like odd email addresses or poorly written messages—that indicate whether it's safe to proceed or if you should pause and double-check before making a purchase. A secure website typically has a URL that starts with "https://" (with the "s" for secure) and a padlock icon in the address bar.
Discuss: Do you think Jamilla has really won a competition, should she click on the link?
Q: What signs can you look out for to stay safe online?
Action: Think of an example and write it on a whiteboard or paper.
Additional support scenario: Awareness of hidden dangers, Seeking help when in doubt.

Scenario Card 4 – Seeking help when in doubt –Talking to a trusted adult

In the forest, if you're unsure about something, you would ask an adult or a trusted guide for help - whether it's determining which trail to take or understanding something about the environment. Online, when you're unsure about a payment request or an email, it's important to talk to a trusted adult before proceeding. Just like in the forest, asking for help can protect you from making decisions that might lead to problems.

Discuss: How asking for help from a trusted adult can keep you safe in the woods and online
Q: Who would be your trusted adult?
Action: Write the name of your trusted adult on a whiteboard or paper.
Additional support scenario: Following the right path.

Main Activity

35 MINUTES

Scenario Card 5 – Following the right path – What to look out for

In the forest, it's important to stay on marked paths or follow a trusted adult or guide to avoid getting lost. Similarly, when spending money online, it's crucial to stick to trusted websites and apps that you know are safe. Just like straying from the path in the forest could lead to getting lost or into danger, straying from trusted payment methods or websites could lead to falling victim to fraud.

But staying safe online isn't just about where you go—it's also about what you leave behind. Imagine walking in the forest and wandering off without telling anyone or making sure someone knows where you are. That's what it's like when you walk away from your device without logging off. Just like leaving a trail behind in the woods could lead someone unwanted to you, leaving your accounts open gives others easy access to your private information, money, or identity.

Whether you're in the forest or online, the rules are the same: follow the right path, stay alert, and always make sure you've safely logged off before moving on. That's how you find your way back—and keep trouble out.

Discuss: What might happen if you wander away from an adult in the woods or leave your bank account unlocked.
Q: What should you always do when you have finished online?
Action: Write your answer on a whiteboard or paper.
Supporting Scenario: Planning and Protection, Seeking help when in doubt.

Scenario Card 6 – Aware of Hidden Dangers – Things may not be what they seem

Imagine you are walking in the woods and seeing a puddle of water, or small pond. You are thirsty. The water is free and easy to drink, but you don't know where it came from or what might be in it. Would you drink it, or wait for clean water you trust? Similarly, Public Wi-Fi is available in many places, just like pond water, it's easy to use, but you don't know who controls it or what might be happening on that network.

Public Wi-Fi is not password protected allowing scammers access to your data. Just like you would choose safe water, choose safe internet connections for important things like banking.

Discuss: What might happen if you drink dirty water or log onto your bank account on public Wi-Fi.
Q: What should you do if only Public Wi-Fi is available at the café?
Action: Write your answer on a whiteboard or paper.
Supporting Scenario: Aware of hidden dangers, Seeking help when in doubt.

Main Activity

35 MINUTES

Scenario Card 7 – Planning and Protection – APP Updates

Imagine a field with sheep or cows in it and a fence around it. Over time, parts of the fence break or get weak, so the farmer repairs and strengthens it. Similarly, APPs on our mobile devices are kept up to date with code repairs. Updates are important because:

- They fix weak spots (called vulnerabilities) that hackers can get through
- Banks often improve protection (stronger encryption, better fraud detection)
- New safety features e.g. alerts, extra login steps
- Bugs are fixed (mistakes in code) that cause crashes or incorrect information

APP Updates are like fixing the fence, they repair weak spots so nothing dangerous can get in. Regularly installing Updates helps keep your accounts protected, just like a strong fence protects animals or crops.

Discuss: What might happen if the farmer never fixed the fence?
Q: What should you do if an Update is available?
Action: Write two things on a whiteboard or paper that might happen if you don't install an update.
Supporting Scenario: Following the right path

Scenario Card 8 – Following the right path – Balance Check/Unknown payments

You go on a long nature trail walk, and bring snacks, water and supplies in your backpack. During the walk you check your bag to see what you have left and continue knowing you have enough supplies to finish your walk. Next time you stop for something to eat you notice that although you pack four sandwiches, you only have three. One has disappeared and you don't know why. Similarly, regularly checking your balance (how much money you have in your bank account) helps you keep track of your money and plan your finances. Keeping track of your transactions (payments you make or are made to you) helps you to see items you don't recognise, or spot when things might be wrong. Checking regularly means you can contact the bank quickly and get the problem sorted out.

Discuss: Why might it be important to check your balance? If you saw something you didn't recognise, would you investigate?
Q: What should you do and who would you tell if something looks wrong?
Action: Write on a whiteboard or paper how quickly you should report a problem.
Supporting Scenario: Following the right path, Seeking help when in doubt.

Main Activity

35 MINUTES

Activity: The Digital Trail - **continued**

Is this safe?



What have your learnt today?

Debrief and Reflection

After the activity, discuss what they encountered along the trail.

- What made a situation feel safe or unsafe?
- What signs did you look for to help you decide?

Discuss the emotional consequences:

“How would you feel if you made the wrong decision (like clicking on a scam)?”

“How would you feel if you recognized the signs and avoided a scam?"

"How would you feel if someone tricked you into giving them your money or personal information?"

Ask students to share their ideas. This might include writing or drawing their answers on whiteboards or paper and holding them up for the whole group to see, paired discussion, or verbal feedback.

Highlight any answers that generate good discussion points.

Emphasise that just like in the forest, being aware of your surroundings online helps you stay safe.

To End

10 MINUTES

Closing: How to Stay Safe



What have we learnt today?

In pairs, ask them to discuss what they've learnt.

Recap the following tips for staying safe online:

- Keep personal information to yourself when playing games, chatting or posting online: Name, address, date of birth, email address, school etc.
- Keep passwords (your own a secret) and PINs (Personal Identification Number) private
- Don't respond to emails asking for your personal information
- Think before you click on links in emails, even if it seems like a good idea, it may be too good to be true!
- If you're logged into an account always log out when you've finished.
- Check with an adult before you spend money online. Tell an adult if you are concerned about anything that you see or are asked to do online.

Action

List two things you will remember to do in order to keep your money safe online. Write your answers on whiteboards or paper and use the title:

'Start safe, stay safe with money online'.

They should then share two points with the group.

Continued

To End

5 MINUTES



Thank the children for their time and for joining in with the session so well.

Annex A

Additional Activity: Final Trail Stop – Ben's Digital Money Challenge

Read the story below, then ask the Challenge Question.

? Can you spot the money safety mistakes Ben made?

- There are 8 issues (one from each trail scenario) – how many can they find?
  They can write their answers on whiteboards or paper.



Today is Ben's birthday and they were given a present of £20, and it's been added to their bank account. Excited, Ben decides to check their money after school.

On the way home, Ben logs into their banking app while sitting in a café using the free public Wi-Fi.

Before logging in, Ben quickly types in a password: **Ben123**.

When the banking app opens, a message appears saying: *"Update available – improve security."* Ben clicks "remind me later" and continues.

While checking their balance, Ben notices a small payment they don't recognise—but shrugs and thinks, *"It's probably nothing."*

Next, Ben gets a message: **"Congratulations! You've won a prize! Click here to claim!"**
It looks exciting, it is their birthday after all, so Ben nearly clicks the link.

While scrolling, Ben sees an advert: **"FREE game coins – first days free!"**
Without checking the details, Ben signs up.

Ben is having an excellent birthday. Ben leaves their phone on the table while going to order another drink—still logged into their banking app. When Ben comes back, a friend asks, "Wow, how much money do you have?", Ben proudly shows them the screen.

At home, Ben mentions some of this to an older sibling, who says,
"Hmm… did you check if any of that was safe?"

Ben pauses… and starts to wonder.

Annex A

Anwers and Key Learning Points

- **Children may identify:**

1. Using public Wi-Fi for banking (Hidden Dangers)
- Public Wi-Fi isn't secure.
- Safer to wait for a trusted/private connection.

2. Weak password (Planning & Protection)
- "Ben123" is easy to guess.
- Strong passwords help protect accounts.

3. Ignoring app updates (Planning & Protection)
- Updates fix security weaknesses.
- Skipping them leaves accounts vulnerable.

4. Ignoring an unknown payment (Following the Right Path)
- Could be fraud or a mistake.
- Always check and tell a trusted adult or the bank.

5. Nearly clicking a "you've won" message (Signs & Signals)
- Could be a scam or phishing attempt.
- If it seems too good to be true—it usually is.

6. Signing up for a "free" offer without checking (Hidden Dangers)
- May lead to subscriptions or hidden costs.
- Always read details carefully.

7. Leaving the app open / walking away (Following the Right Path)
- Others could access the account.
- Always log out and lock your device.

8. Showing bank balance to others (Seeking Help & Privacy Awareness)
- Financial information should be private.
- Sharing it can put you at risk.

Annex A

How did you do?

- ★ Found 3 problems – Good detective
- ★ ★ Found 5 problems – Money safety expert
- ★ ★ ★ Found all problems – Cyber safety champion

Wrap Up and Reflection

Encourage them to explain ***why*** each one might be unsafe.

? Which mistake do you think is the most dangerous? Why?

? What would you do differently if you were Ben?

? Which “trail rule” will you remember most?

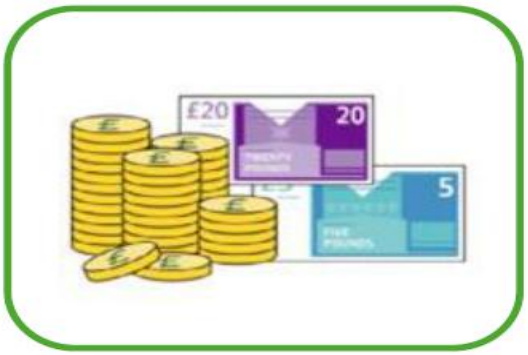
Annex A

Money Cards (Cut Out)













Annex A

Scenario Cards

Introduction : Is this safe?



Is it always safe to be online or buy things online?

What do you know about staying safe on the internet?

You can use the internet for shopping, playing games, looking for information, social media etc.

Is it SAFE or UNSAFE?

Annex A

1

Planning and Protection : Pins and Passwords

Strong password	Stronger passwords
Walk2milestoday	WALK2M!LE$2day
Keepitlockeddown	K33p!tL0CK3dD0Wn
learnfromanyone	l3@rNfr0M@ny0n3

What makes the second set of passwords stronger?

You've set up a strong password for your accounts with a mix of letters, numbers and symbols. **Are you SAFE or UNSAFE?**

Annex A

2

Hidden Dangers : Don't give too much away

Ben is at home playing an online game



A pop-up screen appears, another player is asking for Ben's personal details like name and email address.

What should Ben do? Is he SAFE or UNSAFE?

Annex A

3

Signs and Signals : Is it safe to proceed?



Jamilla receives an email telling her she has won a competition, but the email is misspelt, and the grammar is strange. The message asks to fill in personal information so she can be sent her prize. **What should Jamilla do? Is this SAFE or UNSAFE?**

Annex A

4

Seeking help when in doubt!



You want to buy a birthday present for a friend online and see a great deal which is cheaper than you have seen anywhere else. You are unsure so check with an adult.

Is this SAFE or UNSAFE?

Annex A

5

Following the right path - Logging off



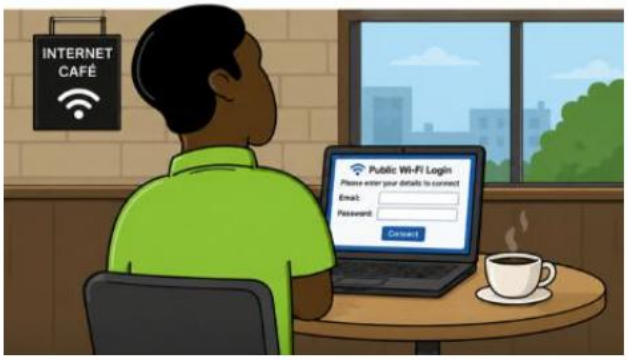
You are in a hurry to meet a friend and leave your laptop without logging out. **Is this SAFE or UNSAFE?**

Annex A

6

Hidden Dangers : Using Public Wi-Fi

Ben is in a café and wants to check his bank account.



He logs in using the free public Wi-Fi.

What should Ben do? Is this SAFE or UNSAFE?

Annex A

7

Planning & Protection – APP Updates



Your bank app says, “Update Available”, but you ignore it for months. **Is this SAFE or UNSAFE?**

Annex A

8

Following the right path – Balance Check



You make a contactless payment using your debit card but never check your account balance afterwards.

Is this SAFE or UNSAFE?

Annex A



Certificate of achievement

Well done!

You've learnt all about
staying safe with digital money and how
to recognise and avoid problems online.

You can:

- Describe different ways to pay for things, including digital money and online purchases.
- Explain why digital money has a value, just like cash.
- Recognise some online scams and describe what you can do to avoid them.
- Talk about how to stay safe online and keep your money safe .

LLOYDS BANK

Annex A

Staying safe with digital money. Age 9-11

You have learnt about digital money and how to recognise scams and stay safe online. Here are some more fun things to do or talk about at home.

You learnt that digital money has value. You know the differences between physical money, digital money and virtual money in 'online' games.

- **Virtual pocket money.**
  Design a virtual currency – e.g stars or coins. Talk to an adult about how much you could 'earn' for doing chores around the house. Perhaps you can 'spend' them by choosing a treat to share with others at home.

THINK! If you have to pay for in-game purchases, then the tokens have a value like other sorts of money.



You learnt that there are different ways to pay, including using digital money and making purchases online.



- **Get creative**
  Draw some pictures of different ways you can pay for things and ask an adult if they know what they are. Can they think of any more?

THINK! You don't always have to pay with cash.

You learnt about online financial scams and how to recognise some potential risks.

- **Get creative.**
  Write or draw a short story about financial scams.



THINK! Stop and think before you share personal information online or before you click on links in emails. Things might not be what they seem.

You learnt how to stay safe online and keep your personal information and money safe.

- **Get creative.**
  Design your own snakes and ladders game – you only go up the ladder if you can suggest a way to stay safe online. You can even use the internet to learn how to create your own dice if you need to.

THINK! Passwords (your own secret word) and PINs (Personal Identification Numbers) should always be a secret.

Want to know more?

You can visit:

- The help and support pages on the **Lloyds Bank website** to find out about:
  - Looking after your money
- The **Lloyds Bank Academy** to access free digital skills support and the full suite of financial capability resources.
- The **Bank of England home learning hub** for fun activities about money.
- The **Money Advice Service** for top tips, tools and help with looking after your money.
- **Get Safe Online** top tips and support on staying safe online.
- **Mental Health UK** for help and information about mental health.
- **Mental Health and Money Advice** for advice and support for people with mental health and money issues.
- Search for the **British Sign Language (BSL) Jargon Buster** online for a BSL dictionary.

Our relationship with money is developed through childhood and adolescence. Financial wellbeing means having the confidence and knowledge that you are in control of your money - you can manage your day to day living expenses as well as planning for the future and being able to cope when the unexpected happens.

Annex A

Thank you for taking time to deliver these resources. We would very much appreciate your feedback to ensure continuous improvement for both students and teachers.

Please take a few minutes to complete this short survey. Your survey feedback will be sent to Learning through Landscapes, who will collate the data collected and feedback the results to Lloyds Bank, we will both use the feedback to help make improvements to the resources we create and share.

Outdoor Financial Education Session Survey:

URL: https://forms.cloud.microsoft/e/hQDVeaEfqg

QR Code:

For further free financial skills resources please visit Lloyds Bank Financial Education resources