

# Money & Tax Basics - Ages 10-13

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Ages 10-13 · 15-18 minutes

## Money Master lesson pack

Best for percentages, inflation, scams, and the first signs that money decisions can have trade-offs.

### Lesson aim

Help the learner explain one percentage move, one inflation idea, and two warning signs of a scam.

### You will need

The Ages 10-13 worksheet and one real example like an old snack price, discount label, or suspicious message screenshot.

### Success looks like

The learner can explain the why behind an answer, especially with inflation and scams.

1

### Warm-up

Ask what 25 percent off means in plain language before opening the games.

2

### Play focus

Use Percentage Power, Inflation Quiz, and Spot the Scam. Add Compound Interest Explorer if there is time.

3

### Talk it through

Ask why the same amount of money can feel smaller later, and what made the scam example look risky.

4

### Offline extension

Use a receipt or advert and ask the learner to point out the maths, the trade-off, or the risk in plain English.

**Talk prompts**

- Why does 10 pounds not always buy the same amount over time?
- What makes a message feel urgent or pushy?
- Why do percentages matter in real life?

**Helpful teaching note**

Let them sketch or talk first. If they can explain the idea clearly, the arithmetic is easier to fix afterwards.

**Stretch idea**

Compare a discount sign and a savings account rate, then ask which number matters more and why.