

# Real-World Money - Ages 14-16

uktaxdrag.co.uk · Print on A4 or save as PDF.

---

Ages 14-16 · 18-20 minutes

## Teen Money Lab lesson pack

Best for first payslips, credit behaviour, fraud awareness, and money choices that feel more real now.

### Lesson aim

Help the learner identify common payslip deductions, explain one healthy credit habit, and describe how to respond to suspicious contact.

### You will need

The Ages 14-16 worksheet and, if possible, a sample payslip or a made-up one for discussion.

### Success looks like

The learner can give a sensible real-world response, not just define the terms.

1

### Warm-up

Ask what they think comes off pay before money reaches a bank account.

2

### Play focus

Use Payslip Decoder, Credit Score Simulator, and Fraud Spotter. Keep the emphasis on judgement, not memorising labels.

3

### Talk it through

Ask which deduction or credit behaviour would surprise most people, and what they would do first if a message felt wrong.

4

### Offline extension

Review a sample payslip or bank screenshot and point out safe next steps if anything looks suspicious.

### **Talk prompts**

- Why can take-home pay feel lower than expected?
- What makes a credit habit helpful versus harmful?
- What should you do before clicking or replying?

### **Helpful teaching note**

Keep the tone practical. The strongest learning here comes from asking "what would you do next?" instead of "what is the right definition?"

### **Stretch idea**

Build a mini first-job budget and discuss how one subscription or missed payment changes the picture over a year.