

Adult Money - Ages 16-18+

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Ages 16-18+ · 20 minutes

Young Adult Finance Lab lesson pack

Best for first payslips, tax wrappers, debt choices, and the long-term decisions that start to matter quickly.

Lesson aim

Help the learner explain why gross and net pay differ, choose the right wrapper for one goal, and defend one longer-term money decision.

You will need

The Ages 16-18 worksheet and, ideally, one real example such as an ISA page, a pension explainer, or a debt comparison.

Success looks like

The learner can compare flexibility, bonuses, and trade-offs instead of treating every option as interchangeable.

1

Warm-up

Ask which feels more useful right now: flexibility, a government bonus, or money locked for much longer.

2

Play focus

Use Payslip Decoder, LISA versus ISA versus Pension, and one long-term choice game like FIRE or debt payoff.

3

Talk it through

Ask which option feels most flexible, which one feels most restrictive, and why those trade-offs might still be worth it.

4

Offline extension

Compare a real savings product, LISA page, or pension explainer and decide which one suits a first-home goal best.

Talk prompts

- Why is take-home pay smaller than gross pay?
- When is flexibility worth more than a bonus?
- What should happen before investing if debt is expensive?

Helpful teaching note

This pack is less about one perfect answer and more about whether the learner can justify a trade-off clearly and realistically.

Stretch idea

Ask the learner to build a "first year after school" plan with pay, saving, one goal, and one risk they want to avoid.