

# Money Master lesson pack

Ages 10-13 - 15-18 minutes - Best for percentages, inflation, scams, and the first signs that money decisions can have trade-offs.

## Lesson overview

<b>Lesson aim</b>	Help the learner explain one percentage move, one inflation idea, and two warning signs of a scam.
<b>You will need</b>	The Ages 10-13 worksheet and one real example like an old snack price, discount label, or suspicious message screenshot.
<b>Success looks like</b>	The learner can explain the why behind an answer, especially with inflation and scams.

## Suggested run order

### 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.

## Teaching notes

### 1. 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?

### 2. Helpful teaching note

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

### 3. Stretch idea

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

## Answer key and teaching notes

### 1. Worksheet answers

- Percentage thinking: 25 percent off 40 pounds is 10 pounds off, so the new price is 30 pounds.
- Inflation check: strong answers explain that prices rise over time, so the same money buys less.
- Scam filter: good warning signs include pressure, odd links, requests for personal details, or promises that seem too good to be true.

## **2. What to listen for**

- The learner connects inflation to real prices, not just a definition.
- They understand that scams often rely on urgency or emotional pressure.
- They can translate a percentage into a money amount.

## **3. If they struggle**

Use one familiar number like 10 percent or 50 percent first, then rebuild towards 25 percent and more complex comparisons.