

CORRECT CHANGE

Welcome to our Drama Resource Booklet designed to support financial awareness teaching in your school, aimed primarily at upper primary level pupils.

The pack contains four lesson plans and some ideas for further activities related to the theme of financial awareness. There's also a selection of other more generic drama games and exercises you will be able to use across the curriculum. Each activity is fully described to enable you to lead a class confidently, even if you have no drama experience.

You'll probably know some of the exercises contained within this pack, but we hope that there's some new ideas here and that this inspires you to try out the material yourself in the classroom.

As always we welcome your feedback. We particularly want to hear your suggestions about how we can make our resources even more relevant and user friendly in the future. All feedback is welcome, so please don't hesitate to phone me on 0141 429 6273.

With Best Wishes,

The Citizens Learning Team



CURRICULUM FOR EXCELLENCE

Outcomes this work contributes to:

Expressive Arts - Participation In Performances And Presentation

I have experienced the energy and excitement of presenting/performing for audiences and being part of an audience for other people's presentations/performances. **EXA 2-01a**

Drama

I can create, adapt and sustain different roles, experimenting with movement, expression and voice and using theatre arts technology. **EXA 2-12a**

Inspired by a range of stimuli, I can express and communicate my ideas, thoughts and feelings through drama. **EXA 2-13a**

I have created and presented scripted or improvised drama, beginning to take account of audience and atmosphere. **EXA 2-14a**

I can respond to the experience of drama by discussing my thoughts and feelings. I can give and accept constructive comment on my own and others' work. **EXA 2-1**

Numeracy And Mathematics - Number, Money And Measure

I can manage money, compare costs from different retailers, and determine what I can afford to buy. **MNU 2-09a**

I understand the costs, benefits and risks of using bank cards to purchase goods or obtain cash and realise that budgeting is important. **MNU 2-09b**

Mental, Emotional, Social And Physical Well-Being

I am aware of and able to express my feelings and am developing the ability to talk about them. **HWB 2-01a**

I understand that my feelings and reactions can change depending upon what is happening within and around me. This helps me to understand my own behaviour and the way others behave. **HWB 2-04a**

Relationships, Sexual Health And Parenthood

I am aware that positive friendships and relationships can promote health and the health and wellbeing of others. **HWB 2-44b**

LESSON PLANS

Session One

SPENDING- WHAT MONEY CAN/CAN'T BUY

Warm up / Name, Ha!, Freeze / Go (refer to page 10 Favourite Drama Activities)

- Make a TV
- If you had a million pounds what would you DO or BUY? Talk about this, then in groups create still image to show
- Now think of something you can do which doesn't cost anything, but is still a laugh. Show us in groups - still image

Scene in shop

- Pairs. A goes into a shop to buy something that's not very expensive – they decide what that is. What shop are you going to? Do they have what you want immediately? If not, do they offer you an alternative? Do you have the right money?
- Swap. This time B is buying something expensive. Suggest two items, e.g. a car or large flat screen TV. Do you ask more questions when you're buying something expensive? What would you ask? B is keen to sell the item. What might they say about it in order to encourage you to buy it? Might they try to sell you extra stuff as well? Will you buy extra stuff or not? See scenes

How did we pay for these things? How *can* you pay?

Cash/Cheque/Credit Card (CC not *your* money, cash and cheque *is* your money).

Discussion around that – was it good to pay for the expensive item with cash? Would you walk around with that much money?

- Individually, think of the most *precious* thing in the world to you? Close eyes and visualize. Now show me by miming it 'what's in the box' style. Things don't have to cost a lot to be worth a lot.

Game of your choice to end
(see Favourite Drama Activities)



Session Two**WANTS/NEEDS/WAYS TO PAY**

Ends of Room - Crisps OR Chocolate, Dogs OR Cats, Snow OR Sand...Participants are offered a selection of options, they must go to either end of the room, there is no compromise. (This is a lead in to the next exercise)

Wants OR Needs activity, go to either end of the room... do you Want or Need...Sweets/Fruit/A family car/Warmth/TV

TIR monologue as Ryan, 'I want a Nintendo 3DS, I've got to have it, all of my pals have it. I really NEED one, mum doesn't understand. I'm going to ask her again. She'll probably say no, but I'm determined to get it'

Ask the class – does Ryan actually NEED it or just WANT it?

Pupil Scene *in 2's*, Ryan and Mum/Dad

Ryan goes home and demands the gadget when he sees mum/dad. He's to be very persistent. Starting line 'Mum/dad, everyone at school has a Nintendo 3DS. I need one too'

- Half the class must do scenes where Parent sticks to 'No, you don't need it and we can't afford it anyway'
- Other half must stick to 'Yes, you can get it but we'll have to save up for it and use some of your pocket money too. You can't get it right now.'
- How did it feel being the parent?
- How did it feel being Ryan?
- What do you think was the best thing for the parent to do in the scene?

Just suppose that mum/dad wanted to get the Nintendo immediately, without saving up for it. Here's what she might do:

What is Credit? Scene they watch

Mum: I know Ryan really wants this Nintendo. I'm going see if I can borrow this money from the bank. They'll lend me the money as long as they know I can pay it back.

Bank: Hello

Mum: I would really like to borrow £150 to cover some family expenses

B: We can lend you the money.

Mum: Oh great.

Bank: But when you pay it back to us we charge interest. Do you know what that means?

Mum: Not exactly

Bank: Well it means if we lend you £150 you will need to pay us back £170. That's £150 plus £20 interest.

Mum: OK, I see...

Bank: We can lend you the money right now. Fill in this form...here's your money.

Mum: Well thanks very much. (Argos here I come!)

Next week –

Mum: Hello I've got the £150 to pay back what I borrowed.

Bank: Ah but remember you need to pay back £170 to the bank - £150 you owe plus the £20 interest.

Mum: (aside) I forgot about the interest! Actually I do have an extra £20 on me but I was going to use that for shopping (to the Bank) Can I pay it back to you next week?

Bank: Yes, you can, but then you will need to pay us back £190 (£150 + £40 interest).

You see, the longer you borrow our money the more interest you will need to pay.

Mum: Ah - I better pay it back now. Here's the £170. (to audience) Ah, well, I've got Ryan's Nintendo now, even though I've had to pay back more than I thought. It's tough being a parent!

Talk about the scene and what they understood of it etc. How else could Mum have got the Nintendo without saving? Can we think of any other way?

Notes

- Well do you know **credit card** does the same thing as a bank? The credit card company lends you money. You can use the card to buy things but they charge you **interest** to have that money because it is *their* money not yours.
- The longer you borrow the money, the more interest they charge, which means the more money you pay them back.
- There is also a **debit card**. You store your money in the bank and can take it out with a debit card/or cash card through the wall.
- There's one way of getting things without paying for them at all to begin with; using a **catalogue**. (have one there) Buy now and pay for it later...but it means you pay **BACK MORE MONEY** than if you bought the object with cash in the shops, because you pay the money back over a long time...and the catalogue company charges you interest – extra money – because of this.
- **Demo this**. One child represents Bank. Other Child represents Catalogue. Mum in middle WITH picture of the Nintendo. *Either* she borrows the money from the bank to get the Nintendo and pays that money back over time...*OR* she gets the Nintendo from the Catalogue company and pays them money back over time...either way, she gets the Nintendo quicker BUT she ends up paying **MORE** than if she'd paid cash in the shops
- Make the point that sometimes you have an urgent need and **HAVE** to borrow money to pay for something – broken washing machine / fridge etc. No judgement made – just different ways to pay.
- **Fruit salad/Money Machine** Cash, credit card, debit card, (kerching! (all change)

Session Three**SAVING OR SPENDING?**

Game of your choice to begin.

Scene to Introduce Toni and her best friend Alex:

Toni: I really want to buy new game for my wii

Alex: Yeah I really want to get a game as well but going to have to save for it

Toni: Nah I can't be bothered saving. I'll get the game somehow. Maybe ask my mum. Ryan's always on at her for stuff.

Alex: We better hurry up or we'll miss the film...

15 minutes later in cinema

Toni: Aw look, the ticket's £5.50 – that's all I've got left

Alex: That's cos you spent the rest of your pock money on cakes in Gregg's

Toni: How much have you got left – after you bought the ticket?

Alex: Er...£4.50, but I'm saving it Toni for the wii game

Toni: What?! That's exactly what a big carton of popcorn costs and we can share it!

Alex: But...

Toni: Come on Alex, get it, don't be mean! Listen, I'm starving – and my best pal's got money!

Toni and Alex are going to cinema. Here's the money they have to spend:

ON FLIP CHART or WHITEBOARD

Toni gets £10 in pocket money
She has already spent £4.50 and now only
has £5.50 remaining for cinema ticket
= £5.50 remaining

Alex gets £10 in pocket money

Alex buys cinema ticket at £5.50
= £4.50 remaining

Toni wants Alex to buy a large popcorn
£4.50
= £0 money left

Alex wants to save to buy game for wii but
she would also like some popcorn
= £4.50 remaining

Scene in pairs Toni and Alex at the cinema

The young people re create the scene with Toni trying to persuade Alex to buy the popcorn for them to share it. Young people decide what Toni says to persuade Alex and show how Alex reacts under pressure.

See and discuss outcomes of scenes:

- what does Alex chose to do?
- is it fair?
- How does it affect their relationship?

Game of your choice to end

Session Four

DEALING WITH UNEXPECTED BILLS/DEBT

Game of your choice to begin

Teacher in role as Toni and Ryan's parent.

Some of the children are given envelopes: one with a simple wage slip. Each of the others represent bills (see below for breakdown).

Go through all the bills and write them up as they come in.

'It's the time of month when I need to pay the bills. Rent bill...£300, OK that's been paid. Electricity...£75, paid for that...(all other bills come in and are acknowledged), Toni's mobile is normally about £25. 00, so I can just about pay for everything (parent opens phone / internet bill). Wait a minute, £50?! How can this be so high? I can't afford to pay for this!!!'

Monthly wage is 800, MINUS....

Rent	300
Council Tax	75
Food	250
Travel	75
Electricity	75



= Usually break even i.e. no money left

BUT THIS MONTH Toni's phone bill is £50! Dad can't pay it!

- Why would the phone bill be so high?
(Downloading Apps/texting/making extra long calls etc)

Scene in 2 – Confronting Toni

Create scene showing Toni running a phone bill.

- Dad tackles him/her about the bill
- What's said and decide exactly how the scene ends – still image
- Watch scenes.

What can dad do now that he can't pay the bill?

- Do nothing ie not pay the bill, ignore it but the problem won't go away
- pay with credit card – pay more in the long run
- Get a loan from bank
- go to CAB for advice

CAB would recommend that the parent contacts BT (internet/phone provider) and explain that this bill came unexpectedly. BT will allow the parent to pay off the extra money in instalments and with no interest.

Game of your choice to end

OTHER IDEAS...

- Write a shopping list of all the things you'd like most. Talk about items you might be able to save up for.
- Draw all the places you could put your money to keep it safe – eg in the bank, in a money bank etc. What's the safest way to keep your money?
- Find out about junior savers accounts at your local credit union / a building society and a bank
- In a local shop see which crisps are the cheapest for an ordinary sized bag of cheese and onion or salt and vinegar. See which brand are the most expensive. Which bag is the best value do you think (i.e. best price, for most crisps, best quality and flavour). If you went to a supermarket and got a multi pack, how much would each packet of crisps in it work out at?
- Buying food is one thing parents have to do. Other than the food bill, write a list of other regular household expenses or financial commitments adults have.
- Ask at home for old receipts and bring to class to display in order of amount
- Make a collection of supermarket receipts and highlight any items that cost less than £1. What would be your favourite item to buy for that amount?
- Work out how much you'd need in total, if you were going to give each person in your family £5 to spend. Ask each person what they'd actually spend £5 on if they had it. How much would you need if you wanted to give each person £10?
- Decide on a favourite outing you'd like to go on for your birthday. Can you work out how much it would cost for you and a friend to go on this outing?
- Find the cost of three different bikes, probably using the internet or a catalogue. Choose an expensive, a medium priced and cheap bike. Which one would you actually like best and why? Which do you think is the best value for money? Talk to a partner.



OTHER USEFUL WEBSITES RELATED TO THIS TOPIC:

www.ltscotland.org.uk/financialeducation/index.asp

This is a really good range of resources to explore.

www.pfeg.org

This website belongs to the Personal Financial Education Group and offers free downloadable resources suitable for this age group. Made in England but all ideas transferable to Scottish schools.

blogs.glowscotland.org.uk/fa/ICTFalkirkPrimaries/category/games-based-learning

This is an excellent bank of information and ideas for financial education, sourced from around the world and compiled by Malcolm Wilson, ICT Curriculum Advisor for Falkirk Education Services.



FAVOURITE DRAMA ACTIVITIES WE RECOMMEND

FAMILIARITY

Name Game

Obviously the class will know each other's name but useful introductory exercise. Say your name, perform a simple action. Everyone repeats name and action x3.

FOCUS

Clap Heads

This is a focusing exercise, requiring them to listen and be aware of the rest of the group. You are encouraging the group to work as a team. It is very satisfying when completed successfully; if it is not achieved at the start of the class re introduce it at the end as a wind down.

In a standing circle, feet touching people either side of you: clap twice; touch heads of each person either side; clap twice; touch shoulders; Clap x2; touch elbows (not elbow to elbow but hand to elbow, much harder but more fun to organise!); clap x2; touch knees; x2; touch toes; clap x5 – aim to end fifth clap in perfect unison – repeat until successful.

Ha!

An alternative focusing exercise, could be used at the beginning or end of a session. Group stand in circle, leader explains that one person will be responsible for shouting 'ha' whilst making a karate chop action, no one else will know who this person is until they carry out action. The idea is that everyone else attempts to 'ha' and chop at the same time as person who has been chosen. There should be an element of tension before person carries out action.

Person who does the 'ha' is chosen by everyone else closing eyes and leader walking around circle and touching person on shoulder.

Walking and Freezing

Very simple instructions 'Go' and 'Freeze'. The exercise is of course excellent for focusing the group and developing spatial awareness and you should endeavour to carry it out in silence. Young people find a space, and then on the command 'Go' walk around the space. They must avoid each other and walking in the same direction. A tip, is just to get them to look and walk into empty spaces. Obviously they should 'Freeze' and 'Go' on command. When this is well established, switch so that 'Freeze' means go and 'Go' means freeze. This is much harder than it first appears, particularly for the leader! Like patting your head and rubbing your tummy. Emphasize, how your head is saying one thing and your body another, how hard is it not to respond in the way it should and awareness of the energy in your body. This can be extended to sitting/standing, anything that has an opposite.

Pick a Spot

Everyone must find a space and then look at the floor to pick out a small mark, maybe a scuff or the like. This is now their mark, they must bend down and touch it and stand up again. You now give an instruction, for example: touch 5 things that are red, 4 things that are round, shake hands with everyone etc. They must first bend down touch their mark, and then carry out instruction, return to mark, bend down and touch it. You could disqualify the last person, but we usually keep everyone playing. We also ask when they first find mark, that they look at who is near them in the room, they will soon learn if someone is cheating and they are in the wrong space.

Noughts and Crosses

Chairs are laid out in 3 rows of 3, like the pattern in the game. The group are in two lines at the other end of the room, one 'noughts' one 'crosses'. You then call one, the first person in the line runs to the chairs chooses one, sits and makes a circle or a cross with their arms, whatever is appropriate. Continue until a line has been formed. Emphasize they must make the shapes clearly to help the other teams members to see what they should do.

TEAMWORK

Lemonade

This to me feels like an old playground game, played in two teams facing each other on either side of a playground, chanting, approaching the other team, bit of action in the middle and then trying to tag the losing team as they run back to base.

Each team decides a silly name and a place they come from they don't have to be linked. Then in secret decide on a job that they do. I'll create an example below:

One team approaches the other step-by-step saying alternately:

A: What's your name?

B: Scooby Do

A: Where do you come from?

B: Mars

A: What's your trade?

B: Lemonade

A: Well show us if you're not afraid!

B: (Mimes being a dentist, opponents try to guess. When they say the exact job Bs run back to wall, As chase attempting to tag them, once tag go onto oppositions side. They must then be told their name etc. before next round commences).

IMAGINATION

Make a TV

Group move around room, you ask them to get into groups of different numbers. After 2 or 3 goes at this you ask them to create a variety of objects. One in each group and then they change, suggested objects could be a house, helicopter etc, whatever takes your fancy that day! When they have successfully created 4 or 5, you get them to walk around before

shouting out the name of one of the objects and they have to find that group and recreate it.

Human Object Relay

In groups of approx. 5. The leader gives an object for each group to re create, beginning with a **cuckoo clock**. They must then work as a team to create their own clock, with working parts and it is stipulated that it is 4 o'clock. The first one will take the longest to create but be stricter with the time limit as the exercise builds. The next image is a **motor-bike**, this must make a noise and be able to look like it's turning a corner. Then a **washing machine**, we want to see the washing go round and be on different cycles. Finally, a **full cooked breakfast**, that's just been made, still sizzling, crackling and popping, don't give them long to create this but it should make you hungry! All images should be shown quickly to the rest as they are created.

The competitive bit...each group now stands in a row, with their own space in front of them. When you say 'Go', they shout 'One', and create the first image, it must be exact and strike 4, in the first instance. They recreate all the images **but** in between each one they must get back to their rows to shout the next number. This is the hardest bit for them to do and I would make the winner the one that does that best!

From here what they have to do is create a short story using at least 3 of the objects. They must recreate each object when it is mentioned. They might use a narrator, the objects might talk etc. The scenes are about how they work as a team to solve the task and what devices they employ.

Change the Object

This exercise is all about using your imagination. You will need an object, something that can be a little bit ambiguous; good objects are a hot water bottle or a Wellington boot (a newish one!). The group stand in a circle and the first time round just pass it normally, so they have an opportunity to get use to it. The second time round, it must be passed to the next person in a completely different way to anybody else in the group. Emphasize the passing is the important difference. This should have happened quite quickly. The next stage is that, when you receive the object you must transform it into something else and use it in the appropriate way until somebody recognises its transformation. It might be a hairbrush, sandwich, skateboard, handbag, baby or a dog! Some people might need encouraging in this. If people are struggling to guess, ask the person to show you how else the object might be used. It is not advisable to say to someone who is stuck for an idea to say, 'it could be anything?' Try 'what would you like for your birthday?', 'what did you do before coming to school?'

Change the Chair

Chair in middle of circle. Group must keep changing it to represent another object, as in previous exercise. Can't be a chair unless they don't change it quickly enough and you are given the opportunity to sit on it, in which case you win! This doesn't go round the circle but everyone should be encouraged to take part. It is important you keep the threat up about sitting in the chair whenever they dry up of ideas...someone will always come in and save the day.

In Pairs

Create simple images in pairs, e.g.: Old person/young person, policeman and thief, dog and owner, teacher and pupil etc. Show these scenes again using count down. Each person is then allowed a line each. Watch and comment. Discuss physical character, voice, status of characters...

Groups

Extend to work in groups. Create three images, with beginning, middle and end, with a given subject e.g. the crime, the discovery etc.

These can then be extended into longer improvisations, where they can speak etc. Tip: They must freeze at the end of scene and know exactly what their last line is. Boundaries like this give clarity to scene, stops it rambling and you know when to clap!

Building Image

Group sit in front of designated performance area. Ask for a volunteer, they come up to you and you whisper an environment to them that they will recognise e.g. a building site, restaurant, hospital etc. They then mime an activity that might be done in this situation. When someone watching recognises where they might be they enter scene with another activity/character you might see there. When a good number are up and scene established, freeze it and ask where people think they might be. Some may be wrong but that doesn't matter, more fun if someone is wrong.

Each person could then think of an appropriate line, which they must say when tapped on the shoulder.

Create Environments

In group of no more than 5 create images of suggested environments; beach, different shops, a castle, birthday party, fairground, etc. Give them a short amount of time to prepare then count down from 10 then shout freeze. Walk about commenting on the exhibits as if admiring works of art. Their response should be very spontaneous. These can be turned into short scenes.

COOL DOWN**Counting to 20**

Group are trying to count to 20 or further without saying the same number at the same time. Leader starts with 1, group can't look at each other but attempt to feel the right moment to say a number. This must be random around the group and they can't be allowed to cheat by establishing a pattern. They might even close eyes for exercise. As soon as a number is repeated you must return to '1'. Try not to let the group collapse in between attempts. They will do this naturally to begin with, as they get more frustrated. Try to get them not rush and be greedy with their numbers and the anxiety to get their number in.