THE YEAR SIX DIVIDEND CAMPAIGN

Connecting London's financial community with its schools

Across the City of London, leading firms are uniting behind one goal: to make financial literacy a right, not a privilege.

Together we are raising £2 million to give every one of London's 1,800 primary schools a £1,000 grant, so every Year 6 child learns how money really works before leaving school.

This volunteer-led initiative, created by educators and business professionals in partnership with City A.M. and City institutions, delivers real social impact by combining corporate purpose, education, and community investment in one campaign.

THE YEAR SIX DIVIDEND
Bridging the Square Mile and the School Yard

CLICK HERE FOR OVERVIEW VIDEO

THE CURRICULUM AT A GLANCE

A three-lesson journey that makes money real:

LESSON 1: HOW MONEY WORKS

- From barter to banknotes to digital payments. Understanding trust, value, and where money comes from.

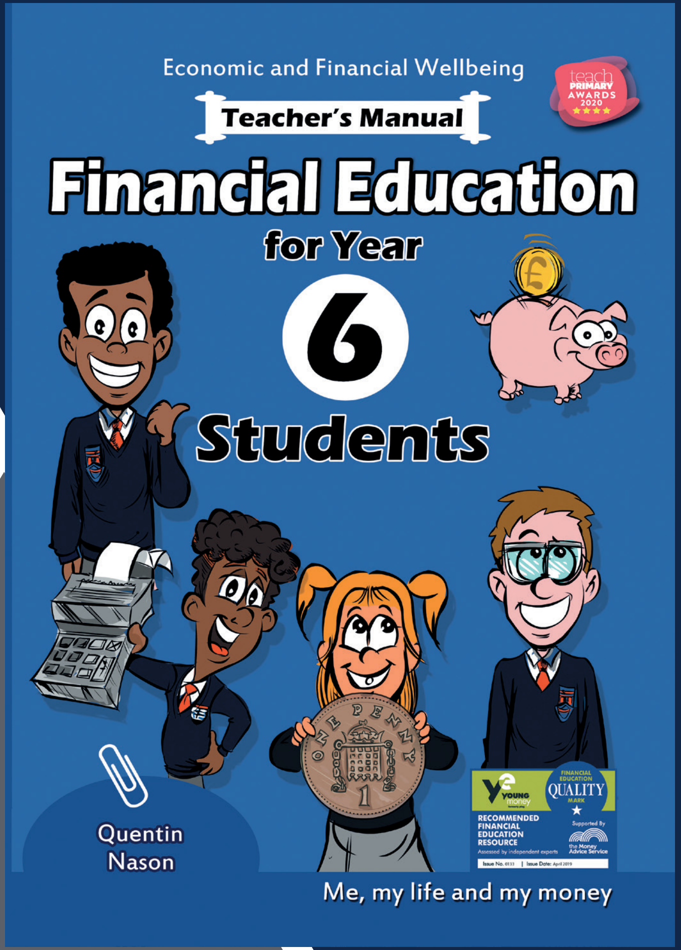
LESSON 2: SMART CHOICES

- Saving, spending, and the 24-hour rule. Building healthy habits and learning trade-offs.

LESSON 3: ENTERPRISE & DEBT

- Budgeting, borrowing, and thinking like young entrepreneurs through a hands-on project.

Every state school receives ready-to-teach resources, teacher training support, and pre-/post-impact surveys to track real outcomes across London.



TEACHER FEEDBACK

We teach our pupils how to read and write, but understanding money is just as essential. This programme has given our teachers the tools and our pupils the confidence to think differently about their futures.

It is rare to find something so easy to deliver and so genuinely impactful.

Avis Hawkins, Head Teacher
Christ Church Primary School, RBKC

City Pay it Forward

LESSON 1

CLICK HERE FOR LESSON 1 VIDEO

Barter, Banknotes, Inflation and Exchange: How Money Shapes Our World

This first lesson introduces students to the origins and evolution of money, from ancient bartering systems to today's digital payments. It encourages students to think critically about value, scarcity, and trust in currency.

KEY THEMES:

- What is "money" in a cashless society?
- The difference between needs and wants
- Educated consumer and making trade-offs
- Earning money and spending wisely

LEARNING OUTCOMES:

- Students begin to understand how money shapes daily life and decision-making.
- Engaging in the wider world and starting to make connections to their own habits and values.

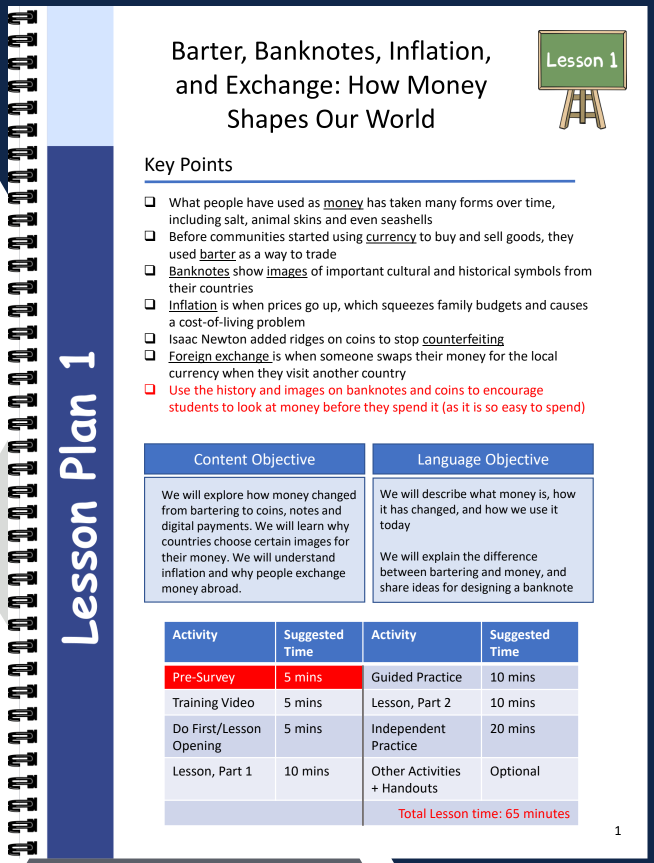
EXTENSION AND DEBATE TOPICS:

- What is the impact if we become a 100% cashless economy?
- Describe examples of trade-offs you make when spending
- Why does inflation put pressure on the family shop

CORE ACTIVITIES:

- Design your own banknote
- Group discussions on wants vs needs
- Role-play on early trade systems

City Pay it Forward



Lesson Plan 1

Barter, Banknotes, Inflation, and Exchange: How Money Shapes Our World

Lesson 1

Key Points

- What people have used as money has taken many forms over time, including salt, animal skins and even seashells
- Before communities started using currency to buy and sell goods, they used barter as a way to trade
- Banknotes show images of important cultural and historical symbols from their countries
- Inflation is when prices go up, which squeezes family budgets and causes a cost-of-living problem
- Isaac Newton added ridges on coins to stop counterfeiting
- Foreign exchange is when someone swaps their money for the local currency when they visit another country
- Use the history and images on banknotes and coins to encourage students to look at money before they spend it (as it is so easy to spend)

Content Objective	Language Objective
We will explore how money changed from bartering to coins, notes and digital payments. We will learn why countries choose certain images for their money. We will understand inflation and why people exchange money abroad.	We will describe what money is, how it has changed, and how we use it today We will explain the difference between bartering and money, and share ideas for designing a banknote

Activity	Suggested Time	Activity	Suggested Time
Pre-Survey	5 mins	Guided Practice	10 mins
Training Video	5 mins	Lesson, Part 2	10 mins
Do First/Lesson Opening	5 mins	Independent Practice	20 mins
Lesson, Part 1	10 mins	Other Activities + Handouts	Optional
		Total Lesson time: 65 minutes	

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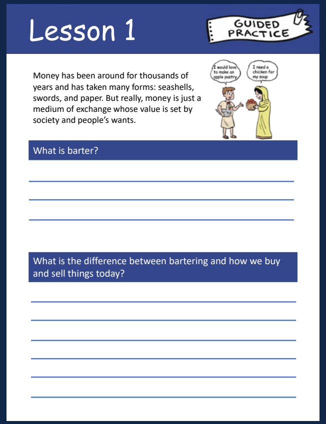


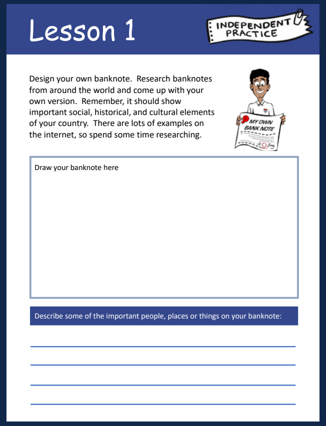
Lesson 1

GUIDED PRACTICE

Money has been around for thousands of years and has taken many forms: seashells, swords, and paper. But really, money is just a medium of exchange whose value is set by society and people's wants.

What is barter?

What is the difference between bartering and how we buy and sell things today?



Lesson 1

INDEPENDENT PRACTICE

Design your own banknote. Research banknotes from around the world and come up with your own version. Remember, it should show important social, historical, and cultural elements of your country. There are lots of examples on the internet, so spend some time researching.

Draw your banknote here

Describe some of the important people, places or things on your banknote:

LESSON 2

Budgeting, Spending and Smart Choices: Learning to Plan and Prioritise

The second lesson builds on foundational concepts and introduces real-life decision-making. Students explore prioritisation, delayed gratification, and the basics of budgeting in relatable scenarios.

KEY THEMES:

- Budgeting and saving
- Spending trade-offs
- Comparing price and value
- Financial goals and planning

LEARNING OUTCOMES:

- Students develop confidence and collaboration skills while applying financial principles to real-world contexts.
- The lesson cultivates entrepreneurial thinking and financial responsibility.

EXTENSION AND DEBATE TOPICS:

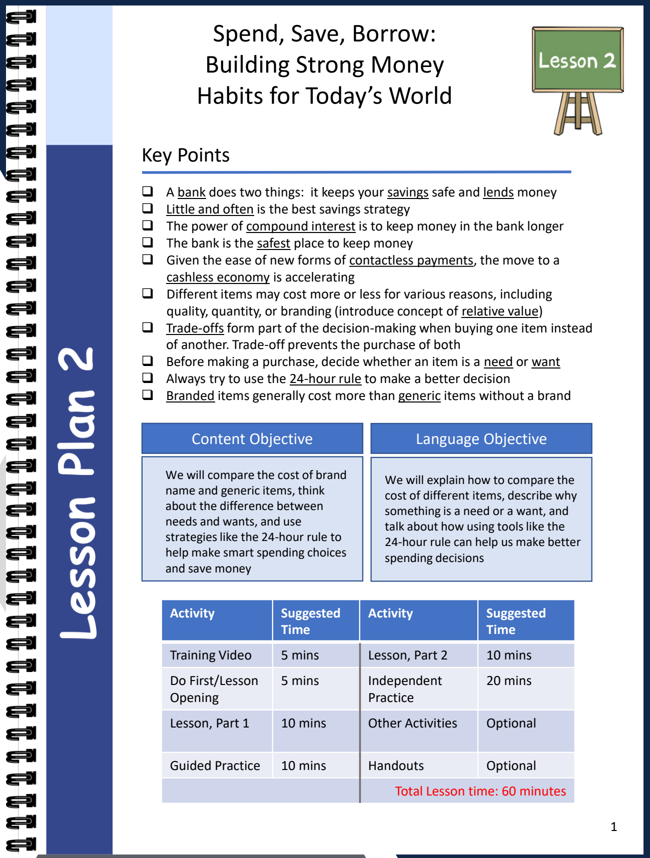
- Create a personal savings goal and track progress over a month
- Explore how advertising influences spending habits
- Interview family members about how they budget and save

CORE ACTIVITIES:

- Budgeting challenge: planning a trip or family shop
- Comparison shopping task
- Class discussion on impulse buying vs planning

City Pay it Forward

CLICK HERE FOR LESSON 2 VIDEO


Lesson Plan 2

Spend, Save, Borrow: Building Strong Money Habits for Today's World

Lesson 2

Key Points

- A bank does two things: it keeps your savings safe and lends money
- Little and often is the best savings strategy
- The power of compound interest is to keep money in the bank longer
- The bank is the safest place to keep money
- Given the ease of new forms of contactless payments, the move to a cashless economy is accelerating
- Different items may cost more or less for various reasons, including quality, quantity, or branding (introduce concept of relative value)
- Trade-offs form part of the decision-making when buying one item instead of another. Trade-off prevents the purchase of both
- Before making a purchase, decide whether an item is a need or want
- Always try to use the 24-hour rule to make a better decision
- Branded items generally cost more than generic items without a brand

Content Objective	Language Objective
We will compare the cost of brand name and generic items, think about the difference between needs and wants, and use strategies like the 24-hour rule to help make smart spending choices and save money	We will explain how to compare the cost of different items, describe why something is a need or a want, and talk about how using tools like the 24-hour rule can help us make better spending decisions

Activity	Suggested Time	Activity	Suggested Time
Training Video	5 mins	Lesson, Part 2	10 mins
Do First/Lesson Opening	5 mins	Independent Practice	20 mins
Lesson, Part 1	10 mins	Other Activities	Optional
Guided Practice	10 mins	Handouts	Optional
		Total Lesson time: 60 minutes	

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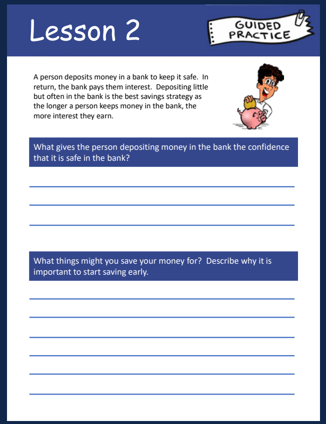
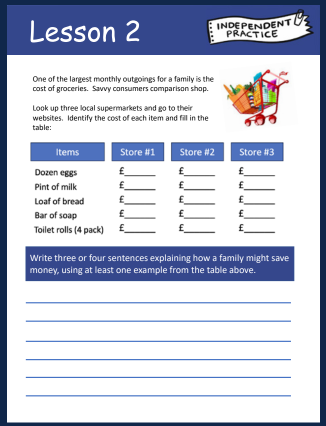

Lesson 2

GUIDED PRACTICE

A person deposits money in a bank to keep it safe. In return, the bank pays them interest. Depositing little but often in the bank is the best savings strategy as the longer a person keeps money in the bank, the more interest they earn.

What gives the person depositing money in the bank the confidence that it is safe in the bank?

What things might you save your money for? Describe why it is important to start saving early.


Lesson 2

INDEPENDENT PRACTICE

One of the largest monthly outgoings for a family is the cost of groceries. Savvy consumers comparison shop.

Look up three local supermarkets and go to their websites. Identify the cost of each item and fill in the table:

Items	Store #1	Store #2	Store #3
Dozen eggs	£______	£______	£______
Pint of milk	£______	£______	£______
Loaf of bread	£______	£______	£______
Bar of soap	£______	£______	£______
Toilet rolls (4 pack)	£______	£______	£______

Write three or four sentences explaining how a family might save money, using at least one example from the table above.

LESSON 3

Debt, Enterprise and Trade-offs: How Choices Affect Outcomes

The final lesson brings earlier ideas together through an enterprise lens. Students explore risk and reward, and learn the basics of running a small venture, helping them think creatively, make decisions, and understand value.

CLICK HERE FOR LESSON 3 VIDEO

KEY THEMES:

- The basics of enterprise and profit
- Different forms of debt and understanding interest
- Conduct research to make informed purchasing decisions
- Real-world application of budgeting

LEARNING OUTCOMES:

- Students learn how financial choices involve trade-offs between spending, saving, and borrowing.
- Students develop an entrepreneurial mindset by applying budgeting and planning skills to create a simple business idea.

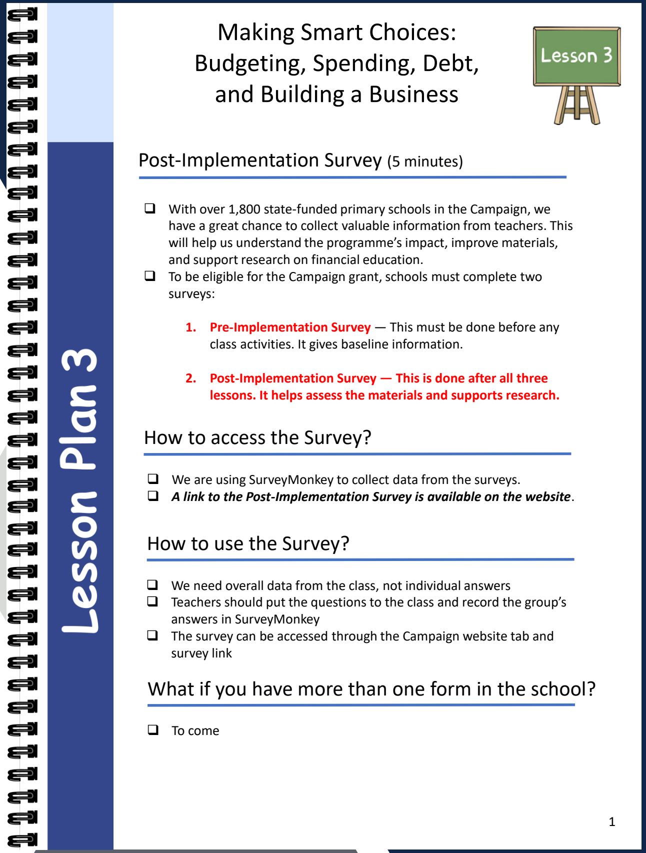
EXTENSION AND DEBATE TOPICS:

- Research young entrepreneurs and present their stories
- Discuss the power of the wallet to effect change in society
- Explore how advertising influences spending and saving habits

CORE ACTIVITIES:

- Develop a small business idea or new product
- From credit cards to mortgages, explore different types of debt
- Cheaper is not always better. Learn how to spot and avoid scams

City Pay it Forward



Lesson Plan 3

Making Smart Choices:
Budgeting, Spending, Debt,
and Building a Business

Lesson 3

Post-Implementation Survey (5 minutes)

- With over 1,800 state-funded primary schools in the Campaign, we have a great chance to collect valuable information from teachers. This will help us understand the programme's impact, improve materials, and support research on financial education.
- To be eligible for the Campaign grant, schools must complete two surveys:
  1. **Pre-Implementation Survey** — This must be done before any class activities. It gives baseline information.
  2. **Post-Implementation Survey — This is done after all three lessons. It helps assess the materials and supports research.**

How to access the Survey?

- We are using SurveyMonkey to collect data from the surveys.
- ***A link to the Post-Implementation Survey is available on the website***.

How to use the Survey?

- We need overall data from the class, not individual answers
- Teachers should put the questions to the class and record the group's answers in SurveyMonkey
- The survey can be accessed through the Campaign website tab and survey link

What if you have more than one form in the school?

- To come

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Lesson 3

GUIDED PRACTICE

After you make a budget, assess needs vs. wants and follow the 24 hour-rule. The last step in the smart spending process is to do your research.

Do your homework and beware if you find an item that is priced too cheap. Be careful not to lose money in scams or fraud.

When is too cheap a problem? What are the red flags?

What to look out for to avoid falling victim to a scam or fraud?

Lesson 3

INDEPENDENT PRACTICE

They say that entrepreneurs are born, not made. This is your chance. Come up with a business idea and go into detail about why you think your business will be a success.

What is the name of your business? Be inventive!

Describe, in detail, your business idea. What is the target market for the products or services that you will sell, who are your customers, competitors? How will you make a profit and what are the largest expenses?

Why do you think you would be good at starting this particular business?