



How can I pay for things?

Lesson plan (standalone resources)

Learning objectives/intentions

- Pupils understand there are many different payment methods
- Pupils understand what the most appropriate way of paying in different situations is
- Pupils understand and use appropriately some of the key language relating to debit and credit card use
- Pupils learn about other methods of payments
- Pupils work creatively and collaboratively to present their ideas

Resources

- **What do you think? Ways to pay** video
- **Different ways to pay** infographic
- **Word bank** infographic
- **Vocabulary quiz** activity sheet
- **Debit and credit cards** activity sheet
- **Debit and credit cards simplified** activity sheet (optional)

Equipment

- Optional – a range of examples of ways to pay for goods and services. Real examples of cash (notes and coins), cheques, plastic cards (including credit, debit, pre-payment, top-up cards, store cards etc), standing orders and direct debits
- Computer or laptop with online access

Preparation required

Familiarise yourself with the resources available. Look out for AfL opportunities throughout this lesson plan.



Getting started (20 mins, longer if role play)

Before you watch the video, make sure the pupils understand what the different methods of paying for things are: show them the examples of cash, cards, cheques, etc, and make sure they know what each one is. Use the **Word bank** infographic and the **Vocabulary quiz** activity sheet to embed this learning. Highlight that all methods of paying for things should be used responsibly but especially credit cards and they are only available to you when you reach the age of 18.

Now you will put them into context; you might want to role play and/or model some of these transactions with the pupils:

- Talk about going to the shop down the road to buy some juice – how would they pay for it? (*Cash is one way of paying, we usually use it for things that don't cost much*)
- What about when you go shopping with an adult and they pay in the supermarket – how do they pay? (*Probably with a card, usually a 'debit' card – this means the money goes out of their account straight away; useful for bigger amounts*)
- What if your mum wanted to buy some clothes online – how would she pay? (*Online, usually with a card; quick and easy*)
- How might you pay the window cleaner who calls round to the house, if you don't have any cash? (*You might give them a cheque, useful for when you don't have cash and you can't pay by card*)
- How could you pay for rent or a mortgage, which has to go out of your bank account every month? (*Usually by 'direct debit' – this*

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is an agreement that you make to pay it every month, then it happens automatically, so you won't forget)

- How might your parents pay for a new washing machine? *(Likely to be by 'credit' card as this means the full amount doesn't have to be paid in one go – it can be paid off in instalments or in full at a later date. A credit card can come in useful when an unexpected bill or emergency cost arises, e.g. when a washing machine breaks or a car needs to be repaired)*



Ways to pay (5-10 mins)

'What do you think? Ways to pay' video

After watching the video, ask pupils to recall the different ways of paying using the 'How do you pay for things?' screen at the end of the video to discuss what they have learned and answer any questions.

Write their ideas on a whiteboard or flipchart. These should include the main methods – cash, cheques, debit cards, credit cards, pre-paid cards, supermarket vouchers and gift cards or vouchers.

Let pupils know that cheques are not as widely accepted by shops these days as the cheque guarantee scheme has been withdrawn, so banks will not guarantee cheques will be paid. In small groups, ask pupils to think about the advantages and disadvantages of the different methods.

AfL opportunity

Can pupils recognise a number of different ways to pay for goods and services?



Different ways to pay for things (10-20 mins)

'Different ways to pay' infographic

Display the infographic on the whiteboard, provide printed copies, or view on the classroom screen or individual laptops or tablets if these are available. Read through with your pupils and discuss how this complements the information they have gathered previously.

Ask pupils to think about why we use different ways to pay for things. You might use open-ended questions to help structure their discussions, such as:

- What might you pay for using cash? Why do you think you use cash to pay for this?
- What else could you use? How do you know?
- What is the most common method of payment? Why do you think this is?
- When might you use a credit card?
- What are the advantages of using a credit card? What are the disadvantages?
- When might someone pay by cheque?
- What are standing orders and direct debits? When might you use these?

AfL opportunity

Can pupils give reasons for choosing different payment methods?



Debit and credit cards (20-30 minutes)

'Debit and credit cards' activity sheet (or simplified version)

Divide the class into small groups. Explain that they will be working together to make decisions to help the Williams family decide how to pay for goods and services during the course of a month.



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Hand out the **Debit and credit cards** activity sheet or the **Debit and credit cards simplified** activity sheet and introduce the task. Explain that to afford all their payments this month, the Williams family will need to make some of the payments with their debit card and some with a credit card.

If using the simplified version, explain that they are going to find out how much money the Williams family have left at the end of the month, and help them decide how they are going to pay for their holiday.

Some pupils may need further support and require access to a calculator to check answers as they are working.

In small groups or pairs, encourage pupils to explain their solution(s) and practise their answers and reasoning so they are able to present their solutions later in the lesson.

AfL opportunities

- Can pupils give reasons for choosing to charge either a debit or credit card?
- To encourage pupils to review their own learning, ask how they approached the task and what they might do differently next time

Extension activities



Persuasive writing exercise (30 mins)

For this activity, pupils could work independently or in pairs. They will need to choose one of the different payment types, and then plan a two-minute presentation to discuss/debate why this payment method is the best.

Make sure to set clear guidelines with your pupils, such as:

- Your presentation should have an introduction and a conclusion...
- It should include...
- An excellent presentation might also...



Advertising poster design (30 mins)

For this activity, pupils could work independently or in pairs. They will need to choose one of the different payment types and present advantages and disadvantages of using this payment method in a poster.

AfL opportunity

How well do the finished posters present advantages and disadvantages of different payment methods?

Payment type	Advantages	Disadvantages
Cash		
Cheque		
Debit card		
Credit card		
Pre-payment card		
Top-up card		
Store card		
Direct debit		
Standing order		



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Encourage pupils to provide feedback on whether their peer's advertisement shows the advantages and disadvantages of their chosen payment method. They could use the **Different ways to pay** infographic to help them structure their feedback.

Simplified extension activity

If the poster activity above is too challenging, ask pupils to design a poster for one of the methods of payment, and then draw pictures of things that you could pay for using that method (or find pictures in magazines, online and copy or cut out). Can they estimate how much each item might cost? Why have they chosen that payment method?



Additional support (30 mins)

Some pupils could benefit from further research to consolidate their understanding of different ways to pay. Challenge them to write five questions they would like to find the answers to and research online.



Plenary (10-15 minutes)

Bring pupils back together and ask a number of them to present their work. Ask pupils what they think they have learned from the activity and how they have learned it – i.e. what skills have they used? Ask pupils what they want to find out

in the next session. Ask them to work in pairs to write questions they would like answered from the session today. Collect together some points to research next time. Alternatively set one or two as independent learning challenges.

AfL opportunity

Encourage pupils to review their own learning by asking how well they understood and delivered the tasks, and what they would do differently next time.

Take it further – opportunities for independent learning

Pupils could:

- Keep a record for one week recording all the ways they see people paying for things and the purchases being made
- Write a review of an advert they see promoting a new debit or credit card
- Design and write a fact sheet about a new credit, debit or store card, including information about the APR, terms and conditions, etc.
- Collect leaflets from banks and building societies relating to credit cards
- Pupils could research the history of debit cards, credit cards, cheques or other payment methods

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