



# What factors influence how we choose to spend our money?

## Lesson 1

**How can we be informed consumers?**

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**What factors influence how we choose to spend our money?**  
**Key Stage 3 (Year 7)**

<p><b>Overview</b></p>	<p>This lesson introduces students to consumerism and how to use money wisely, both economically and ethically. Students consider factors that affect how we choose to spend our money, including the importance of price and value for money. They then start to learn about some of the ethical considerations that influence the choices consumers make.</p>
<p><b>Citizenship skills and concepts</b></p>	<p><b>Concepts:</b> ethics, fairness, responsibilities, making a difference, equality vs. equity</p> <p><b>Skills:</b> making judgements, financial literacy, decision-making, critical thinking</p>
<p><b>Essential teaching guidance</b></p>	<p><b>Timings for each task are given as guidelines. Please use your professional judgement when deciding how to deliver the tasks, depending on time available and your students' needs.</b></p> <p>Personalising students' learning to reference their local shops will help them to engage more fully with the lesson. For example, you could use examples of products and prices from shops close to your school.</p> <p>This lesson has a numeracy focus and you will need up to eight calculators to complete Task 2 (the smart shopping challenge).</p> <p>Be aware that students in your class are likely to have varied financial backgrounds and some may be sensitive to issues discussed due to previous experience of debt or financial hardship in their family unit.</p> <p>Be mindful of the diverse viewpoints that may arise, and seek to encourage empathy and promote cohesion. Where the issues raised in teaching this lesson are sensitive or controversial in nature, ensure you are in line with your school policies on such matters. You may find the <a href="#">ACT guidance on Prevent and Controversial Issues</a> and <a href="#">ACT guidance on Political Impartiality in Citizenship</a> helpful.</p>

<p><b>Learning questions</b></p>	<ul style="list-style-type: none"> <li>● How can we use our money wisely when we shop?</li> <li>● Why is it important to make sure we use our money wisely?</li> <li>● What ethical issues might we consider as consumers?</li> </ul>
<p><b>Lesson resources</b></p>	<p>Slide presentation for the lesson</p> <p>Worksheet: Smart shopping challenge (for Task 2)</p> <p>Calculators: one per group (for Task 2)</p> <p>Teacher guidance to aid discussion of slides 8 and 14</p> <p>Glossary of key terms</p>
<p><b>Differentiation</b></p>	<ul style="list-style-type: none"> <li>● Use different levels of discussion tasks to support students, for example sharing opinions, analysing, solving a problem, or persuading.</li> <li>● Consider groupings in the smart shopping challenge (Task 2), paying particular attention to numeracy and problem-solving skills. To support groups, create roles such as leader, questioner, time-keeper, mathematician.</li> <li>● Use differentiated questioning – who, what, when, where, how and why – to create a range of accessible questions for students.</li> <li>● Consider using no-hands-up questioning to encourage students to engage with the learning and reduce the likelihood of students being passive. Ensure sufficient ‘think time’ is provided before selecting a student or before moving on to another student to get the answer.</li> <li>● When reviewing knowledge gained by the class, use targeted review questioning to stretch students. Give them an opportunity to develop ideas by bouncing a question around the room.</li> <li>● Scaffold feedback – use prompting, recasting, eliciting, correcting, commenting on student language, and promoting learning through discovery.</li> <li>● Use choral (whole class) responses for new terminology or to address misconceptions.</li> <li>● Use hinge questions to ensure the class understands an important area of knowledge or concept before the lesson can progress.</li> <li>● Give different levels of support, for example paired work, scaffolding frameworks, one-to-one, TA supported, model answers.</li> </ul>

<p><b>Assessment opportunities</b></p>	<p>This lesson offers many opportunities to assess students' understanding through group discussion and direct differentiated questioning (used to check knowledge has been acquired).</p> <p>Students can be assessed on their oral justification of using money wisely and taking into account ethical considerations when shopping. The smart shopping challenge will allow a thorough assessment of decision-making and financial literacy skills.</p> <p>Students will be expected to draw upon knowledge from across the lesson in the plenary.</p>
<p><b>Do now / starter / entry task</b></p> <p><i>(8 minutes)</i></p>	<p><b>Introduction to consumerism</b></p> <p><i>Slides 2 to 6</i></p> <p>Share the Art Buchwald quote on slide 2:</p> <p style="text-align: center;">“The best things in life aren’t things.”</p> <p>Art Buchwald was an American journalist and one of the most widely-read newspaper columnists of the 20th century. You can find more information about him here: <a href="https://www.nytimes.com/topic/person/art-buchwald">https://www.nytimes.com/topic/person/art-buchwald</a></p> <p>Ask the students to reflect on this quote, using the following questions to promote discussion. Reword and expand on these as necessary to support differentiation.</p> <p><i>Do you think this is true?</i></p> <p>A variety of responses may be given here. You could use the think-pair-share technique to stimulate conversation and allow all students to share views, before discussing as a class.</p> <p><i>What are the best things in life?</i></p> <p>Some students may say that non-material things, like family, friends, inspirational people, moments, memories, reflections, the universe and nature are the best things in life. Others may give the opposing opinion and argue that actually the best things in life are material objects. Ask students to justify their opinion to see the variation around the class. Reinforce that this is a subjective question.</p> <p>Share slides 3 and 4 and discuss the definitions of ‘consumer’ and ‘consumerism’ – both key terms that underpin this scheme of work. Depending on your class, you may want to ask them to make a note of these in their books to return to for reference.</p> <p>Share slides 5 and 6 and explain that in this lesson you’re going to be focusing on using money wisely and some of the ethical issues we may consider as consumers.</p>

<p><b>Task 1</b></p> <p><i>(10 minutes)</i></p>	<p><b>Using money wisely</b></p> <p><i>Slides 7 to 8</i></p> <p>Show slide 7 and ask students to think silently about the question on the slide:</p> <p style="text-align: center;">How can we use money wisely when we shop?</p> <p>Then allow time for students to discuss the question in pairs, before drawing responses together with a whole-class discussion and feedback session. Write students' ideas on the board in the form of a spider diagram.</p> <p>Share the feedback on slide 8 and discuss as a class whether this is easy advice to follow. At this point, you could introduce ideas such as poverty, the cost-of-living crisis, debt and unemployment. For further guidance on approaching some of the issues raised on slide 8, see the teacher guidance document that accompanies this lesson.</p> <p>In particular, discussions that include poverty and debt can be sensitive, especially as so many families are having a tough time as a result of the cost-of-living crisis. Make sure you remind students of expectations of behaviour when taking part in discussions. Encourage them not to refer to personal cases and model the use of third person examples, such as 'a family who finds it hard to...'; 'if there was a single-parent family who...' or 'it could be difficult for a large family because...'</p>
<p><b>Task 2</b></p> <p><i>(25 minutes)</i></p>	<p><b>Smart shopping challenge</b></p> <p><i>Slides 9 to 14</i></p> <p>Share slide 9 and explain to the students that they're going to take part in a smart shopping challenge that involves a numeracy task and considering different shopping scenarios.</p> <p>Divide the class into groups, being mindful of differentiation. You may want to assign roles within the group, for example a group leader and a mathematician. Give each group a calculator plus a copy of the worksheet 'Smart shopping challenge' (not the answer sheet!). Each student also needs their own copy of the worksheet.</p> <p>Explain to the students that they should complete the worksheet together, but also fill in their own copy. Encourage them to focus on practising and improving their decision-making and collaborative working skills.</p> <p>Model the task by walking students through the first scenario, 'Milk madness', sharing the information on slide 10 before talking</p>

through the response on slide 11. Point out to students that this is a straightforward numeracy activity, but for some of the other scenarios they will need to consider other issues, as well as price.

Once students have completed the answer to question 1 on their worksheet, ask them to focus on the next four scenarios in their groups, justifying their choices by answering the questions. Offer support to students who are struggling with the numeracy element of the task as you circulate the room while they are working. This will also help you to identify any misconceptions you can address during feedback.

Discuss the answers as a class, going through each scenario together and targeting certain groups to read out their answers. You could direct questions at students who have not spoken in class discussion yet. If you identified misconceptions, be sure to correct these at this stage.

Possible answers to scenarios 2 to 5 can be found on the answers page of the worksheet.

Share slide 12 and ask the students to take part in a think-pair-share activity to discuss what they have just done in more detail. Encourage students to think about whether they based their decisions on money alone. Then ask students to discuss in pairs what else they based their decisions on and draw them together as a class to discuss whether they were surprised by any of the prices. Make students aware that these are real prices as of October 2023, taken from a national supermarket chain. If you are using this lesson at a later date, you could amend the figures to reflect current prices.

To enhance students' knowledge of consumerism, share slide 13 and explain some of the statistics about how we use money in the UK. How has the cost-of-living crisis changed the way people live and use money?

Extend this focus on the financial reasons for spending money wisely by discussing the points raised on slide 14 in answer to the question:

“Why should we use our money wisely when we shop?”

For further guidance on approaching some of the issues raised on slide 14, see the teacher guidance document that accompanies this lesson.

<p><b>Task 3</b></p> <p><i>(10 minutes)</i></p>	<p><b>Ethical considerations</b></p> <p><i>Slides 15 to 18</i></p> <p>Share slide 15 and reiterate that, as students discovered in the smart shopping challenge, money may not be the only or most important thing to consider when we shop.</p> <p>Explain the definition of ethical considerations on slide 16 and make sure students understand this before embarking on the next activity.</p> <p>Show students the mind map on slide 17 and explain how to complete this by thinking of four different ethical issues that could be expanded on. If students need further clarification about ethical considerations, use the additional information on the slide.</p> <p>Ask students to complete the mind map in pairs. You may want to select pairings for this activity, to allow you to give different levels of support to different groups.</p> <p>Class feedback can be given using slide 18 as a guide. Make it clear to students that these answers aren't prescriptive and that there are many ethical considerations they could take into account when buying items at a shop. They will be learning about these throughout this scheme of work.</p>
<p><b>Plenary / reflection</b></p> <p><i>(5 minutes)</i></p>	<p><b>Money or ethics?</b></p> <p><i>Slide 19</i></p> <p>Invite students to reflect on their learning in this lesson and how it has improved their knowledge and understanding of consumerism and of spending money wisely.</p> <p>Share slide 19 and discuss the two questions. This could be done in pairs first, to encourage whole-class participation when you bring the students back together.</p> <p><i>What should be most important to people when they shop – money or ethics?</i></p> <p>Many students will say a combination of both. You can use the smart shopping challenge scenarios to discuss their responses and whether their thinking has changed since the start of the lesson.</p> <p><i>What do I need to think about to start if I want to spend my money wisely?</i></p> <p>Students are likely to talk about how to use money wisely and the reasons for making informed decisions. They should be able to cite some ethical considerations.</p>

	<p>If you have time, you could develop this section of the lesson further by creating a debating line across the room and asking students to position themselves at one end or the other depending on whether they agree or disagree with the statement:</p> <p style="text-align: center;">Money should be the most important thing to people when they shop.</p> <p>Alternatively, send students to different corners of the room for money and ethics, and invite them to advocate their point of view. Can they persuade other students to move to their corner?</p>
<p><b>Takeaway task</b></p>	<p><i>Slide 20</i></p> <p>Ask the students to question two people at home or two friends what factors they consider when they shop.</p> <p>Tell them to summarise their findings in at least two paragraphs.</p>
<p><b>Additional teacher links &amp; resources</b></p>	<p>There are lots of resources that can assist in delivering this lesson, including specific information about consumerism.</p> <p>You may find it helpful to look at other ACT resources before you teach this lesson. <a href="#">ACT Teaching economic and finance education through Citizenship</a> is a downloadable concept map that will help you consider and plan opportunities for developing economic and financial knowledge, understanding and skills through your Citizenship teaching.</p> <p>This research will give you further insight into consumer awareness in Citizenship education:</p> <p><a href="https://www.coe.int/en/web/digital-citizenship-education/consumer-awareness">https://www.coe.int/en/web/digital-citizenship-education/consumer-awareness</a></p> <p><a href="https://onlinelibrary.wiley.com/doi/full/10.1111/j.1470-6431.2003.00364.x">https://onlinelibrary.wiley.com/doi/full/10.1111/j.1470-6431.2003.00364.x</a></p> <p>The following resources can support you in extending and differentiating discussion, which is key to this lesson and to this whole scheme of work:</p> <p><a href="#">Group discussion skills   TeachingEnglish   British Council</a></p> <p><a href="#">Assigning Roles for Group Work Teaching Strategy   Facing History &amp; Ourselves</a></p> <p><a href="#">My Top 5 Questioning Techniques For Teachers 2021   JONATHAN SANDLING</a></p>



## Teacher guidance – to aid discussion of slide 8

### Set a budget

Before you go shopping, decide how much money you can afford to spend to avoid overspending.

### Compare prices

Look for the best deals and compare prices before making a purchase. The same item is usually available at different shops and websites.

### Quality over quantity

Sometimes, it is better to buy one high-quality item that will last longer than several cheap items that may wear out quickly. Consider the long-term value of your purchases.

### Consider second-hand

Don't forget to explore second-hand stores or online marketplaces for used items. You can often find great bargains on clothing, consoles and more.

### Plan for the future

Saving money is also a way of using it wisely. Consider setting aside some of your money in a savings account for future needs or goals.

### Make a shopping list

Create a list of all the items you need before you shop to avoid buying things on impulse. This helps you stay focused on what you really need.

### Avoid impulse buying

Think carefully before buying something on a whim. Ask yourself if you really need it or if it's something you'll use and enjoy.

### Look for sales and discounts

Keep an eye out for sales, discounts and voucher codes. These can help you save money on items you were planning to buy anyway.

### Think about needs vs wants

Before making a purchase, ask yourself if it's something you truly need or just something you want. Prioritise your needs over your wants.

### Ask for advice

If you're unsure about a purchase, ask for advice from a trusted adult or do some research to make an informed decision.

# Teacher guidance – to aid discussion of slide 14

## 1. Save money for the future

When we use our money wisely, we have more left over to save or spend on things we really need or want later on. Being smart with your money means you can enjoy more things in the long run.

## 2. Make thoughtful choices

Using money wisely also means making thoughtful choices when you shop. Sometimes it's better to save your money for something you really love instead of spending it on something you'll forget about in a week.

## 3. Avoid debt

When we use our money wisely, we try not to get into debt, so we don't have to owe anyone anything.

## 4. Help your family

It can also help your family. Your parents/carers work hard to earn money to provide for the family. If you spend money recklessly, it might put extra stress on them. But if you're careful with your spending they might have more money to save for family activities.

## 5. Learn valuable skills

It teaches you important life skills like budgeting and saving. These skills will be super helpful when you grow up and have more responsibilities. The Citizenship skill associated with this is called **financial literacy**.

## 6. Be responsible

Being responsible with your money shows that you're capable of becoming a mature and dependable person. It shows that you can handle responsibilities, and that's something to be proud of.

So, using money wisely isn't just about having more money; it's about making better choices, being responsible, and setting yourself up for a brighter future. It's a skill you can start learning now and it will help you in many ways as you grow up.

# Smart shopping challenge

## Challenge 1: Milk madness

Sam went to buy the weekly milk for herself, her two sisters and her mum. There were three different options:

- 1) One pint for £0.90
- 2) Two pints for £1.20
- 3) Four pints for £1.45

Which milk would be the best option for Sam to buy and why?

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## Challenge 2: Bread bargain

Ali went shopping for bread. There were three types of similar bread for sale which he had to choose from:

- 1) 800g loaf in paper packaging for £1.40
- 2) 400g loaf in paper packaging for £0.65
- 3) 800g loaf in plastic packaging for £1.25

Which bread should Ali buy and why?

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## Challenge 3: Lemonade labyrinth

Stefan went to buy some lemonade at the supermarket. He was presented with three choices:

- 1) 330ml can for £0.85 of the supermarket's own brand lemonade
- 2) 500ml for £1.85 of his favourite branded lemonade
- 3) 1 litre bottle for £2.80 of a new type of lemonade

Which lemonade would you buy if you were Stefan and why?

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# Smart shopping challenge

## Challenge 4: Shampoo savvy

James needed some new shampoo but there were so many choices... He narrowed his choice down to three, but had to choose just one of them:

- 1) 200ml bottle for £2.00, with no indication of the use of natural products or information about its testing process
- 2) 300ml bottle for £3.25, with an anti-animal cruelty symbol but a note saying that chemicals are used in its manufacture
- 3) 400ml bottle for £4.55, with an anti-animal cruelty symbol and a note saying that only natural ingredients are used

If you were James, which one would you buy and why?

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## Challenge 5: Shower gel surprise

Shivani wanted to buy some shower gel and had found the one she thought she wanted. However it came in three different types:

- 1) 200ml bottle for £1.50 with no symbols on it
- 2) 500ml bottle for £3.00 with a symbol showing it contains natural ingredients
- 3) 750ml bottle for £4.50 with a sticker saying 'special relaxing qualities'

Which bottle would you buy if you were Shivani and why?

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# Smart shopping challenge answer sheet

## Challenge 2: Bread Bargain

In scenario 2, 'Bread bargain', there are two things to consider: pricing and plastic packaging. The better value bread is option 3 – an 800g loaf in plastic packaging for £1.25. However, the more eco-friendly option is buying option 2 – a 400g loaf in paper packaging for £0.65 (at this price rate, an 800g loaf would be £1.30). Encourage students to discuss whether an extra 5p is worth it for the environmental benefit. You may also discuss the fact that it is better to keep bread in paper as it will last longer than plastic packaging. Although the first option is also packaged in paper, it is £1.40, making it more expensive than buying two 400g loaves. Explain to students that bigger quantities do not always mean cheaper prices.

## Challenge 3: Lemonade labyrinth

In scenario 3, 'Lemonade labyrinth', there are many issues to think about: pricing, flavouring, decision-making and brands. Option 1 would be the best value, so is arguably the smartest shopping decision. But there are more things to consider here... Do you want your favourite brand, a new brand, or the cheapest brand? Students are likely to opt for a range of choices, so feedback could be in the form of a class hands-up vote.

## Challenge 4: Shampoo savvy

In scenario 4, 'Shampoo savvy', there are three variables to consider: pricing, animal testing and chemical ingredients. The cheapest option offering the best value for money would be option 1 – 200ml for £2 is considerably cheaper than the other options. However, if you wanted natural ingredients that have not been tested on animals you would opt for option 3, even though it is 55p more expensive than option 2.

## Challenge 5: Shower gel surprise

In scenario 5, 'Shower gel surprise', four issues need to be considered: pricing, environment, natural ingredients and advertised qualities. The best value for money is either option 2 or 3, as both cost the same per ml. The buying decision depends on whether you think the qualities and experience the product gives you are more important than the natural ingredients it contains. Again, this feedback could be in the form of a class vote, with further questioning to give students an opportunity to clarify and explain their votes.