

Enfield Youth Council presents

# FREE Financial Education with HSBC



HSBC

ENFIELD  
YOUTH  
COUNCIL

## More information contact

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## Introduction

**The Enfield Youth Council has been working on their Empowering Young Enfield Priorities Project. This project aims to create campaigns, projects, and initiatives that work towards achieving two of the six Empowering Young Enfield Priorities, as outlined in The Children and Young People’s Plan (CYPP).**

To gather input from young people, the Enfield Youth Council created a questionnaire that was distributed to schools and made available online. Based on the results, one of the top priority voted on by young people was ensuring that children and young people have access to an excellent education and are equipped with the necessary skills for life and the workforce.

During the Enfield Youth Conference, young people expressed concerns about the lack of financial education in schools. As a response to this and young people voting on education, the Enfield Youth Council has partnered with HSBC Financial Education to promote Free Financial Education Lessons.

HSBC offers free lessons that support the financial capability of young people in schools. These lessons are delivered in classrooms and school settings at no cost. If you are interested in having free financial education workshops at your school, please complete the interactive document provided below.

<b>Do you provide financial education at your school?</b>	Yes	No
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<b>Would you benefit from having professional financial education lessons provided for free by HSBC?</b>	Yes	No
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<b>Please select the year groups that you would like HSBC financial education delivered to.</b> <i>(you can select multiple)</i>	Y7	Y8
	Y9	Y10
	Y11	Y12
	Y13	

# Workshops

Below are the Financial Education workshops that HSBC delivers, please go through the next three pages to view the workshops and their descriptions, then scroll back up to select the workshops you would like delivered at your school.

*(Choose up to four workshops)*

## Financial Skills for Learning

- Household Budgeting 11-14
- Savvy Shopping 11-14
- Managing Your Outgoings 15-16
- Borrowing Money 16+
- Introduction to Investing 16+
- Savvy Shopping 16+
- Understanding Interest 16+

## Financial Skills for Work

- Gaming4Good 11-14
- Household Budgeting 11-14
- Starting Your Career 15-16
- Building a Growth Mindset 16+
- How to be the best you 16+
- How to stand out 16+
- Starting Your Career 16+
- Who am I? 16+

## Financial Skills for Life





- Gaming4Good 11-14
- Sustainable Choices 11-14
- Banking 101 11-16
- Guarding Against Fraud 11-16
- Banking Lowdown 16+
- Banking Safely & Securely 16+
- Budgeting for University Life 16+
- Kick-start Your Finances 16+
- Moving out of home 16+

# Financial Skills for Learning

Please view the following with all of the available workshops and descriptions:






## Ages 11 to 16 Years

Key Stage Three and Four / Third and Fourth Level S1 to 3

<b>Household Budgeting</b>   11 to 14 years	A session designed to help young people understand regular household expenses such as rent, council tax, utility bills and food.
<b>Savvy Shopping</b>  11 to 14 years	Considers advertising and making smart purchases. A chance to explore what is good value, how to spot a great offer and how loyalty, reward and store cards work.
<b>Managing Your Outgoings</b>  15 to 16 years	Looks at how to manage your spending and make sure you don't get caught out by unexpected bills as well as making sure that you are getting value for money when you do spend.

## Ages 16 and Over+

Key Stage Five / Senior Phase S4 to S6 onwards





<b>Borrowing Money</b>  16+ years	Borrowing is something most people think about at some point in their lives. This session looks at when borrowing is appropriate and which type is best for different circumstances.
<b>Introduction to Investing</b>   16+ years	In a world where our money needs to work harder than ever, this session gives an overview on the types of investing, why we invest and the risk involved.
<b>Savvy Shopping</b>  16+ years	In the fast paced retail world of offers, discounts and buy now pay later, this session takes a look at advertising and making smart purchases. A chance to explore what is good value, how to spot a great offer and how loyalty, reward and store cards work.
<b>Understanding Interest</b>  16+ years	Supports understanding of interest, building skills to help evaluate borrowing, saving and credit card options in everyday life, including AER, APR and compound interest.

# Financial Skills for Life

Please view the following with all of the available workshops and descriptions:






## Ages 11 to 16 Years

Key Stage Three and Four / Third and Fourth Level S1 to 3

<b>Gaming4Good</b>  11 to 14 years	Explore the world of gaming and how to stay on top of your spending. This session focuses on value for money, budgeting, fraud and identity theft.
<b>Sustainable Choices</b>  11 to 14 years	Looks at how to be a critical consumer. From making adjustments to everyday living to choosing how and where you spend your money in order to make cost and eco savings.
<b>Banking 101</b>  11 to 16 years	Supporting understanding of the basics of banking, borrowing, saving and why getting a bank account is important.
<b>Guarding Against Fraud</b>  11 to 16 years	A guide on how to recognise fraud and protect yourself, your online identity and your money. Highlights money mules and the many consequences of getting involved.

## Ages 16 and Over

Key Stage Five / Senior Phase S4 to S6 onwards




<b>Banking Lowdown</b>  16+ years	Understanding financial products can be challenging so this session provides a level up on banking from bank accounts through to investing and interest rates.
<b>Banking Safely and Securely</b>  16+ years	A guide on how to recognise fraud and protect yourself, your online identity and your money. Highlights money mules and the many consequences of getting involved.
<b>Budgeting for University Life</b>  16+ years	Planning for university is an exciting time with much to consider. This session helps understanding tuition fees, maintenance loans and how to make your money go further at university.
<b>Kick-start Your Finances</b>  16+ years	Adult life brings many opportunities, but keeping track of your finances can be a challenge. This session looks at budgeting and how to make the most of your money.
<b>Moving out of home</b>  16+ years	A rundown of what you need to know when you're moving out for the first time. Learn to avoid getting hit with any unexpected bills and how to understand what you can afford.

# Financial Skills for Work

Please view the following with all of the available workshops and descriptions:






## Ages 11 to 16 Years

Third and Fourth Level S1 to 4 / Ages 11 to 16 years

<p><b>Gaming4Good</b> </p> <p>11 to 14 years</p>	<p>In this session we explore the world of gaming, making connections between value for money and budgeting as well as exploring fraud and identity theft.</p> <p>Developed in Partnership with GetSafeOnline.</p>
<p><b>Household Budgeting</b> </p> <p>11 to 14 years</p>	<p>A session designed to help young people understand regular household expenses such as rent, council tax, utility bills and food. The session also looks at payslips and take home pay in relation to essential and non-essential spending.</p>
<p><b>Starting Your Career</b> </p> <p>15 to 16 years</p>	<p>Useful information that you need to know when looking for or starting your first job. This session covers everything from how to plan for that first interview to understanding what is on offer and budgeting for accepting the role.</p>

## Ages 16 and Over

Key Stage Five / Senior Phase S4 to S6 onwards

<p><b>Building a Growth Mindset</b> </p> <p>16+ years</p>	<p>In the dynamic environment we now all live in, this session looks at the importance of a growth mindset to help manage change and why this is important in helping you to achieve your goals.</p>
<p><b>How to be the best you</b> </p> <p>16+ years</p>	<p>An exploration of the different types of interviews. This session will cover what signs to look out for and how they can maximise your chances of success.</p>
<p><b>How to stand out</b> </p> <p>16+ years</p>	<p>A session dedicated to applications. This will include a breakdown of CVs in general and aim to demystify online applications. We will also include application hints and tips from an employer's perspective to give you an insight into what is looked for.</p>
<p><b>Starting Your Career</b> </p> <p>16+ years</p>	<p>Useful information that you need to know when looking for or starting your first job. This session covers everything from how to plan for that first interview to understanding what is on offer and budgeting for accepting the role.</p>
<p><b>Who am I?</b> </p> <p>16+ years</p>	<p>A personal brand; everyone has one but why is it important and how do you begin to identify and build your own? In the competitive job market, a personal brand is a superb tool to help you stand out and give employers what they want to see.</p>

# Workshops

In what month/s would you like the workshops delivered?

Please provide the details of the designated professional, who will be the primary point of contact, in the fields below.

Full Name

Contact Number

Contact Email

Thank you for filling out this form.

Please complete and return this pro-forma to [youthcouncil@enfield.gov.uk](mailto:youthcouncil@enfield.gov.uk) and [mel.charalambou@hsbc.com](mailto:mel.charalambou@hsbc.com)

