

# Robert Browning, Snowsfields and Tower Bridge Primary Schools

We learn and succeed together



 [@robertbrowning.bsky.social](https://twitter.com/robertbrowning.bsky.social) [@towerbridgeschool.bsky.social](https://twitter.com/towerbridgeschool.bsky.social) [@snsprimary.bsky.social](https://twitter.com/snsprimary.bsky.social)  
Find us at: [www.thebridgesfederation.org.uk](http://www.thebridgesfederation.org.uk)

## Newsletter 22nd November 2024

Dear Parents and Carers,

As you will have noticed the temperature has really dropped this week! Thank you for ensuring your child is wrapped up warm with a coat, hat and gloves. The children do love to spend time outside.

The NSPCC has a wide range of resources for parents including talking to your child about online safety, children sharing bedrooms, and supporting your own mental health. Please find the link to the NSPCC here:

[Support & advice for parents | NSPCC](#)

Please check google classroom for this terms homework project sheet. We are always impressed by the projects that the children complete at home. Our expectation is that all children complete at least one homework project each half term.

If your child missed their flu vaccine at school, please see the family information page of the newsletter on page 9 to see when and where to catch up their vaccine.

Have a lovely weekend. The school gates open at 8:45am, please speak to a member of the Leadership Team on the gate if you need support bringing your child to school on time.

### Applying for a Reception place

If your child was born between 1 September 2020 and 31 August 2021, you must apply for a primary or infant school place for September 2025. You will need to apply online. Please click on the link here: [eAdmissions](#)

As you know, The Magna Groups are now running the after school club facility for Snowsfields and Tower Bridge pupils. Should you wish to register your child please follow the link below to register: <https://magna.childcare-online-booking.co.uk/>



Dates For Your Diary



### Tower Bridge

**Thursday 5th December** - Year 5 Lantern Parade 4pm  
**Thursday 12th December** - KS1 Performance to parents 10am and 2pm - see school page  
**Tuesday 17th December** - EYFS Winter Performance  
**Tuesday 17th December** - Class Parties - wear your own clothes  
**Wednesday 18th December** - Christmas Dinner  
**Friday 20th December** - Festive Jumpers  
**Friday 20th December** - Break Up  
**Monday 6th January** - Spring Term Starts

### Robert Browning

**Wednesday 11th December** - KS1 Performance to Families  
**Tuesday 17th December** - EYFS Winter Performance  
**Tuesday 17th December** - class parties - wear your own clothes  
**Wednesday 18th December** - Christmas Dinner  
**Friday 20th December** - Festive Jumpers  
**Friday 20th December** - Break Up 1pm  
**Monday 6th January** - Spring Term Starts

### Snowsfields

**Thursday 5th December** - Year 5 and Choir Lantern Parade (after school)  
**Friday 13th December 10am** - KS1 Christmas Show  
**Tuesday 17th December 10am** - EYFS Winter Performance  
**Tuesday 17th December** - class parties - wear your own clothes  
**Wednesday 18th December** - Christmas Dinner  
**Friday 20th December** - Wear a festive jumper  
**Friday 20th December** - Break Up at 1pm.  
**Monday 6th January** - Spring Term Starts

Term Dates for 2024-2025 are on the Federation website

[Term Dates – The Bridges Federation](#)

Term time holidays will not be authorised.

Other important dates for this year can also be found on the school website here:

[Diary – The Bridges Federation](#)

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Find us at: [www.thebridgesfederation.org.uk](http://www.thebridgesfederation.org.uk)

## ATTENDANCE UPDATE

**Being in school and having the best attendance possible underpins all the many benefits of school for your child, such as their learning, wellbeing and wider development. We want to work with you to ensure that attendance for pupils at the Bridges Federation is the best it can be.**

As a parent, you are legally responsible for making sure your child gets a suitable full time education. This means making sure your child is in school every day except when

- Your child is too ill to go to school.
- You have permission for a leave of absence from your child's school for them not to attend. You should only ask for this in exceptional circumstances. Generally, a holiday will not be classed as an exceptional circumstance.
- Your religious body has a day especially for religious observance.

### **If my child needs to be absent from school, what do I need to do?**

You should contact us as early as possible (no later than 10am) on the first day of absence to explain why. If you do not, we will contact you to find out where they are.

### **My child is ill. What should I do?**

If your child is ill, read the NHS's 'Is my child too ill for school?' advice to help you decide whether they can go to school. Contact us as soon as possible to let us know that they will be absent.

### **Do I need to provide medical evidence to support my child's illness related absence?**

We may ask for medical evidence when your child is absent due to illness. This may be in cases where:

- Your child is regularly absent due to illness, to assess how we can help by putting support in place.
- We have reason to believe your child was not too ill to attend and a conversation has not resolved the issue.

If you are asked to provide evidence this does not need to be a letter from your doctor or consultant, and doctors will not usually provide such letters. It can, instead, be appointment cards, prescriptions, or notes of previous consultations (including from the NHS App.)

To avoid disruption to your child's attendance, medical and dental appointments should not be booked during the school day whenever reasonably possible.

### **My child is struggling to attend school. What can I do?**

The first step is to talk to us about why your child is missing school, and what help we can give. You should still do everything you can to help your child attend as much as possible whilst waiting for help and support to be put into place. Information on who you can contact for help, including the school's senior leader responsible for attendance, can be found in our attendance policy on the website. We follow the expectations laid out in the DfE guidance 'Working together to improve school attendance.'

<https://assets.childrenscommissioner.gov.uk/wpuploads/2024/07/aaa-guide-for-parents-on-school-attendance-19th-Aug-version.pdf>

<https://thebridgesfederation.org.uk/home/attendance/>





 *end of term*   
DATES FOR YOUR DIARY

**Thursday 12th December**

- KS1 Performance to parents with small children 10am

**Thursday 12th December**

- KS1 Performance to parents no small children 2pm

**Wednesday 18th December**

- Christmas Dinner

**Tuesday 17th December**

- EYFS Winter Performance 9.30am
- Class Parties (wear own clothes)

**Friday 20th December** - wear Festive

Jumpers and Break Up 1pm

 *winter*   
**RAFFLE**

We will be selling raffle tickets in the mornings and afternoons from next week for the Winter Raffle. There are lots of lovely prizes on offer including:

- toys,
- toiletries,
- gift sets
- books

More prizes to be announced soon. Tickets cost £1 per strip and we will draw the winners on Friday 20th December in the last assembly of the term.



**P.E Days**

**Monday** - Year 3 and 6

**Tuesday** - Year 1, 2, 3, 4, 5

**Wednesday** - Year 4

**Thursday** - Year 1, 2, 5

Don't forget to wear PE kits on these days. P.E can sometimes take place outside, so make sure children wear tracksuit bottoms and their school sweater.

**STEM Leaders**

Our STEM Leaders took part in a STEM webinar this week to learn about what it is like working with robots. They saw how robots can help put out fires in tall buildings and support people with disabilities.



    
**MATCH  
REPORT**

Last week some girls from Year 5 and Year 6 took part in a football tournament at Snowfields Primary School. Here is their match report:

*We had fun today when we played against Snowfields we won 1-0. The football was great, even though I got fouled a lot. I enjoyed very much because it was my favourite sport. The match was fun because we all worked as a team. Even though we got second place, it was a great experience. In the match I saved loads of goals and we got 2nd place with no training!*





## *Blue Class Lantern Making*

Blue Class have been busy making lanterns ready for the lantern parade. The lantern parade takes place on Thursday 5th December, after school, at Hays Galleria and the South Bank. Please come and join us!



## *Early Years Learning*

The children have been having lots of fun making cookies with their initials on and exploring light and dark with their shadow puppet theatre.

## *Museum of London, Docklands*

Orange Class had a brilliant trip to the Museum of London at Docklands.





# Snowsfields Primary School

## Teddy Bear Hospital



Year 1 and 2 had an amazing time at the Teddy Bear Hospital with medical students from King's College! The children loved bringing their teddies along and learning about health and hygiene in a fun, hands-on way. Thank you to the team for such a fantastic experience!



### My Digital Footprint Poster!



This week, Green Class explored online safety by learning about digital footprints. The children discussed how their actions online leave a trail and why it's important to make safe, respectful choices.



In Design and Technology, Yellow class used building blocks to create levers. They explored how the fulcrum, load, and weight work together and experimented with their designs to lift small objects.

Our Uniform Swap Shop will take place on Wednesday 27th November! Please bring in any uniform items, dressing-up costumes, or Christmas jumpers your child has outgrown. Thank you for your support, and a big thank you to Ali for helping us run the Swap Shop!



To help develop the children's attention, listening, and turn-taking skills, Rainbow class take part in the 'Bucket Game'. This week, they examined three types of snow in addition to their usual starter bucket activity.





Our school value this week is: E - engaging everyone, everyday

Reading Raffle Winners



Our core value this week is: Kindness

Reading Raffle Winners



Times Tables Rock Stars

Our school value this week is: D - Determined to Achieve

Reading Raffle Winners





	Absence	Lates	Total
Year 1	6	6	725
Year 2	0	8	1300
Year 3	7	6	450
Year 4	8	10	100
Year 5	5	8	275
Year 6	5 ½	5	800

**Overall whole school attendance for week beginning 11/11/2024: 95.63%**

**1st Place Attendance: Year 2  
1st Place Punctuality: Year 6**



**Overall whole school attendance for week beginning: 11/11/2024: 94.29%**

**1st Place Attendance: Y4  
1st Place Punctuality: Y2 & Y3**

	Absence	Lates	Total
Year 1	10	6	95.83%
Year 2	11	2	95.42%
Year 3	24	2	91.72%
Year 4	5	5	98.08%
Year 5	6	5	97.86%
Year 6	36	6	88.00%




	Absence	Lates	Total
Year 1	11	4	<b>575</b>
Year 2	19	10	<b>125</b>
Year 3	4	1	<b>1150</b>
Year 4	25	9	<b>325</b>
Year 5	13	7	<b>375</b>
Year 6	7	6	<b>675</b>

**Overall whole school attendance for week beginning: 11/11/2024: 94.66%**


**1st Place Attendance: Y3  
1st Place Punctuality: Y3**



# Family support



## FITNESS & WELLNESS FOR WOMEN



- BREATHING
- STRETCHING
- DANCING
- YOGA TECHNIQUES
- AND MORE

**Venue**  
The Lewington Community centre  
9 Eugenia road  
Rotherhithe SE16 2RU

**TUESDAYS STARTING 17TH SEPTEMBER 2024 10AM - 11:30AM**

For more information  
02035369609, 07394662602  
Admin@parentskills2go.com  
Parentskills2go.org

Crèche will be provided

Connect with Us  
@parentskills2go



Southwark Young Carers

We support young people living in Southwark aged 8-24, who provide unpaid care or support to a family member with a long-term illness, disability, mental health condition or a substance misuse issue.



For further information, please contact our Hub: youngcarers@imago.com





## Free Workshops for Parents and Carers

Do you want more guidance on how to talk to your children, teens and young people about vaping, alcohol or drugs? Do you want to be informed on the current themes and trends we come across working with young people in the borough?

Substances are more accessible today than ever before. For parents, carers or anyone responsible for children and young people, it can feel overwhelming and difficult to know how to respond.

We're offering FREE online workshops for parents and carers in Southwark, to give advice and guidance to help you navigate this quickly changing landscape.

**We'll cover:**

- Current trends amongst young people
- Strategies for talking to young people about substances in an open and supportive way
- Practical advice on how to keep your children safe from the dangers of substance misuse

For further information contact:

- Email: [Southwark.YoungPeople@cgl.org.uk](mailto:Southwark.YoungPeople@cgl.org.uk) or scan the QR code for a direct link to the eventbrite page.
- You can call us on: 020 3404 7499



## The Nest - Wellbeing Hub

The Nest operates a drop-in service every **Saturday between 10:30 and 14:30**. Therapeutic practitioners and support workers can offer 1:1 emotional support, information & advice and signpost you to the appropriate services.

[Drop-In Service | The Nest](#)



## BASIC UNDERSTANDING OF AUTISM

(6 WEEKS ONLINE PROGRAM)

Understanding Autism & How to support Your Children At Home or Early Years Setting

Starts Monday 16th September, 2024  
6:00pm-7:30pm

For more information  
02035369609, 07394662602  
Admin@parentskills2go.com  
Parentskills2go.org

Zoom details will be sent after registration

Connect with Us  
@parentskills2go

## HELPING YOUR CHILD MANAGE THEIR FEARS AND WORRIES

NOV-DEC 2024



5 WEEK ONLINE GROUP FOR PARENTS/CARERS AIMED AT HELPING YOU SUPPORT YOUR CHILD IN OVERCOMING ANXIETY WHILST DEVELOPING THEIR INDEPENDENCE AND BRAVE BEHAVIOURS.

THIS COURSE IS BASED ON CBT EVIDENCE-BASED GUIDED SELF-HELP TECHNIQUES.

**WEDNESDAY 1-2PM**  
13TH NOV, 20TH NOV, 27TH NOV, 4TH DEC, 11TH DEC

TO SIGN UP, PLEASE CONTACT ROSA OR ANNA:

[ROSA.KORNFEIN@GROUNDWORK.ORG.UK](mailto:ROSA.KORNFEIN@GROUNDWORK.ORG.UK)  
07999 402 360

[ANNA.GEISSMANN@GROUNDWORK.ORG.UK](mailto:ANNA.GEISSMANN@GROUNDWORK.ORG.UK)  
07912214700





Family  
info

Parent Skills 2Go  
Community Interest Company

# VOLUNTEER WITH US & GET SKILLED UP

## FREE TRAINING PROGRAM

**TRAINING DATES:**  
**4TH OCTOBER 2024:** MANAGEMENT INFORMATION SYSTEM TRAINING (ONLINE)  
**19TH OCTOBER 2024:** TEAM BUILDING & CONFLICT RESOLUTION  
**8TH FEBRUARY 2025:** READING & STORYTELLING DELIVERY/PLANNING AND DELIVERY OF ACTIVITIES  
**6TH & 13TH MAY 2025:** COMMUNICATION SKILLS FOR VOLUNTEER  
**4TH JULY, 2025:** ANNUAL & MANDATORY SAFEGUARDING TRAINING

**ELIGIBILITY CRITERIA**  
 ALL VOLUNTEER TRAINING IS FREE TO ATTEND. HOWEVER, YOU NEED TO COMMIT TO A MINIMUM OF 15 TO 18 DAYS OF YOUR TIME TO VOLUNTEER WITH US (EXPENSES PAID)

For more information:  
 02035369609, 07394662602  
 Admin@parentskills2go.com  
 Parentskills2go.org

Connect with us  
 @parentskills2go  
 @parentskills2go

Impact on Urban Health

Parent Skills 2Go in partnership with SOUTHWARK ADULT LEARNING SERVICES

# ENGLISH FOR SPEAKERS OF OTHER LANGUAGES (ESOL)

CLASSES ARE STARTING!

Come to test your level on **WEDNESDAY 6TH NOVEMBER 2024**  
 Time :10am - 1pm  
 Venue: The Lewington Community centre  
 9 Eugenia road  
 Rotherhithe SE16 2RU

CRÈCHE WILL BE PROVIDED (FIRST COME FIRST SERVE BASIS)

For details and to register: 02035369609, 07394662602  
 Parentskills2go.org

Impact on Urban Health

NSPCC What are the PANTS rules?

**P** Privates are private +  
**A** Always remember your body belongs to you +  
**N** No means no +  
**I** Talk about secrets that upset you +  
**T** Speak up, someone can help +  
**S**

[Let's talk PANTS with Pantosaurus! | NSPCC](#)

NHS South London Children and Young People's Community Immunisation Service

## Missed your flu vaccine?

Live or go to school in the borough of Southwark? Aged 4-16?  
 Come down to a flu catch-up clinic and protect yourself this winter!

Saturday 23 November, 10:00 - 14:00  
 Big Yellow Storage, Southampton Way, SE5 7SW

Saturday 30 November, 10:00 - 14:00  
 Big Yellow Storage, Southampton Way, SE5 7SW

Saturday 7 December, 10:00 - 14:00  
 Big Yellow Storage, Southampton Way, SE5 7SW

No need to book an appointment.  
 Call 020 8614 5496 for more information.

Enjoy FREE access to classes

Sign in or download the Southwark Leisure App and click on the 'free online classes' button.

Over 20 adult class programs, Kids Born To Move classes, 2000 plus workouts, plans and challenges. Stream from the web, your mobile and TV.



Family fun

**Parent Skills SYNERGIC**

OCTOBER HALFTERM

**YOUNG & FUN**

FOR YOUNG PEOPLE (5-11)  
(BLACK HISTORY MONTH)

**RECLAIMING OUR NARRATIVE**

MONDAY 28TH - WEDNESDAY 30TH  
OCTOBER 2024 | 10AM - 2PM

ACTIVITIES: MUSIC AND GAMES, ARTS AND CRAFTS, STORY TELLING, HOT FOOD, PHYSICAL ACTIVITIES & MORE!

THE LEVINSON COMMUNITY CENTRE  
11 BURGESS ROAD, READING RG1 2JG

THURSDAY 25TH OCTOBER, 2024 | 10AM - 4PM

THE LEVINSON COMMUNITY CENTRE  
11 BURGESS ROAD, READING RG1 2JG

CONTACT: 07593 39606

PerseusSkills.org

**Parent Skills SYNERGIC**

OCTOBER HALFTERM

**FAMILY FUN**

PARENTS, CARERS AND CHILDREN (0-11)  
(BLACK HISTORY MONTH)

**RECLAIMING OUR NARRATIVE**

MONDAY 28TH - WEDNESDAY 30TH  
OCTOBER 2024 | 10AM - 2PM

ACTIVITIES: MUSIC AND GAMES, ARTS AND CRAFTS, STORY TELLING, HOT FOOD, PHYSICAL ACTIVITIES & MORE!

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11 BURGESS ROAD, READING RG1 2JG

CONTACT: 07593 39606

PerseusSkills.org

**PE & SCHOOL SPORTS NETWORK**

**FREE GIRLS FOOTBALL**

**EVERY MONDAY (17:00-18:00)**

@ **BURGESS PARK ASTRO TURF**

WORLD CATS | OPEN TO ALL GIRLS AGES 5-11 | OPEN TO ALL COMMUNITIES IN READING, RG1

SQUAD

\*ENJOY! SCAN THE QR CODE TO REGISTER!

**Free Tickets!**

**UNICORN**

Our school is in a partnership with the Unicorn Theatre and they are offering free tickets for local families to see their shows!

To book to see a show, please email us at [creativehub@unicorntheatre.com](mailto:creativehub@unicorntheatre.com) stating the following information:

1. Name of the school your child attends
2. Name of show you'd like to book for
3. How many adult tickets and child tickets do you need

If you need help booking, please ask your child's teacher!

The Unicorn's friendly team will then email dates for you to choose, confirm your booking, along with your E-tickets!

See What's On!  
[www.unicorntheatre.com/whats-on](http://www.unicorntheatre.com/whats-on)

Supported by the Buffini Chao Foundation!

**TOTO KERBLAMMO!**

**HUDDLE**

**THE FIRST GIANTS**

**BANKSIDE OPEN SPACES TRUST**

Dear Parents and Guardians,

Autumn is here again, and our programme of FREE afterschool sports coaching at Marlborough Sports Garden is back! [Check out our incredible range of free sports coaching sessions for your children!](#)

All levels are welcome at our free sessions - they are a great way of trying out a sport, honing skills, and staying active and sociable with friends after school! See below and [on our website](#) for our full autumn programme 2024.

**Tuesdays:**

- Touch Rugby: 3.45-5.15pm for ages 5-11, delivered by LSBU
- Girls' Football: 3.45-5pm for ages 5-11 (girls only), delivered by [Girls United](#)
- Roller-skating to music, **advanced**: 3.45-5.15pm for ages 5-11, delivered by [Empower CIC](#)

Please note: Unfortunately, this time we cannot provide equipment for everyone, so please bring your own rollerblades or roller-skates, helmets and pads.

**Wednesdays:**

- Beach Tennis: 3.45-4.30pm for ages 5-7 and 4.30-5.30pm for ages 8-11, delivered by [Deacon Beach Tennis](#)
- Basketball: 3.45-5.15pm for ages 5-11, provided by [London Basketball Association](#)
- [Samira Soccer Schools](#): 3.45-5.15pm for ages 5-11

**Thursdays:**

- Beach volleyball: 3.45-5.15pm for ages 5-11, delivered by [Deep Dish](#)
- Roller-skating to music, **beginners**: 3.45-5.15pm for ages 5-11, delivered by [Empower CIC](#)
- Cricket: 3.45-5.15pm for ages 8-11, delivered by [Surrey Cricket Foundation](#)
- Wall Ball: 3.45-4.30pm for ages 8-11 and 4.30-5.30pm for ages 11+, delivered by [Lil' Wall Ball](#)

Please register for afterschool sports here:  
<https://tinyurl.com/bostautumn2024>

Get the free after-school sports sessions - every Tuesday for Thursday for ages 5-11!

Find local events to watch events from back to back, watch something on every day!

**WEEKLY SPORTS SESSIONS!**

AT MARLBOROUGH SPORTS GARDEN

**BANKSIDE OPEN SPACES TRUST**

**WEEKLY SPORTS SESSIONS**

MONDAY 16TH SEPTEMBER - FRIDAY 25TH OCTOBER

Day	Time	Activity	Delivered by
Monday	3.45-5.15pm	Touch Rugby	LSBU
Monday	3.45-5pm	Girls' Football	Girls United
Monday	3.45-5.15pm	Roller-skating to music (advanced)	Empower CIC
Tuesday	3.45-5.15pm	Roller-skating to music (beginners)	Empower CIC
Tuesday	3.45-5.15pm	Cricket	Surrey Cricket Foundation
Tuesday	3.45-4.30pm	Wall Ball	Lil' Wall Ball
Wednesday	3.45-4.30pm	Beach Tennis	Deacon Beach Tennis
Wednesday	3.45-5.15pm	Basketball	London Basketball Association
Wednesday	3.45-5.15pm	Samira Soccer Schools	Samira Soccer Schools
Thursday	3.45-5.15pm	Beach volleyball	Deep Dish

**FUN FLIPPERS**

**Swimming Lessons**

Evelyn Lee Gardens and Pool, (The Garden SE1, Marlborough Grove, London, SE1 5JT)

Times available: Wednesday 1-4 pm, Saturday 9-11 pm

Baby & Pre-School Swimming

Swim: Acrobatic (for all ages & abilities)

Private lessons

Disability, SEN & Adult lessons

Aqua Aerobics

Holiday Courses

Maximum group sizes of 4-1 per class

**Memorial & Private Birthday parties**

Contact: Jules: 07850082775 [jules@funflippers.co.uk](mailto:jules@funflippers.co.uk)

www.funflippers.co.uk Facebook.com/funflippers

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**AGES 5-12**

**SEND SATURDAY SPORTS CLUB**

OPEN EVERY SATURDAY

OPEN EVERY SATURDAY FOR THE MAIN

OPEN EVERY SATURDAY FOR THE MAIN

OPEN EVERY SATURDAY FOR THE MAIN

**Parent Skills SYNERGIC**

**AFTER SCHOOL ACTIVITIES**

FOR PARENTS AND CHILDREN

ACTIVITIES INCLUDE: ARTS AND CRAFTS, STORY & PLAY, MUSIC AND DANCE, GAMES, FUN WITH HATTS ETC.

Tuesdays, Wednesdays & Thursdays  
Starting Tuesday 10th September | 3-5pm

0209339606, 07594062602

The Levenson Community centre @ Burgess road, Reading RG1 2JG

**GO JAGS**

**SOUTHWARK JAGUARS PLAYERS WANTED**

SCAN THE QR CODE OR BUSTLE MAIN FOR MORE INFORMATION

WE'D LOVE TO HEAR FROM YOU

WELCOMING ALL AGES AND ABILITIES

INFORMATION



# 10 Top Tips for Parents and Educators

## EDUCATING CHILDREN ON SPENDING AND SAVING

Evidence shows that children's spending habits begin to form as early as seven years old. With primary schools in England not required to teach financial literacy, many young people are reaching adulthood without knowing the basics of budgeting. This guide explains how to teach young people about money in a practical way, giving them the understanding to become savvy spenders and savers.

### 1 PROVIDE POCKET MONEY

Giving children money – even a small amount – can help them learn to make their own budgeting decisions about how to spend or save it. Research shows that youngsters who receive pocket money are more likely to become adults with strong financial skills and significantly less debt.

### 2 USE A PREPAID CARD

Being able to pay by card is essential these days, with some retailers not accepting cash since the pandemic. Prepaid debit cards are available for children from the age of six, allowing them to get used to spending like they will as adults with no risk of dipping into an overdraft. Learning about money is like learning to swim – you need to get in the pool and have a go!

### 3 PRACTISE BORROWING

Although official borrowing is only available to over 18s, kids need to understand how debt and interest works before they become adults and are exposed to credit cards or 'buy now, pay later' schemes. For a safe means of teaching them about this, parents could offer them extra pocket money but explain that it needs to be paid back by a certain date, plus an extra couple of pounds as interest.

### 4 ENCOURAGE OPEN CONVERSATION

Chatting about money and how much things cost will teach children that finance is a part of everyday life and not some "scary adult thing". Parents can involve them in budgeting for the weekly shop, for example, working together to get everything on the list while keeping the total below a certain number. Letting young ones make spending decisions in a safe space can build up their confidence regarding money.

### 5 DISCUSS THE PRESSURE TO SPEND

Whether it's YouTube ads or a hint of envy at a friend's recent purchase, spending triggers are everywhere. Encourage children to notice how clever shop design (like placing sweets at the checkout) and offers such as '2 for 1' deals entice us to spend more. Challenge them to resist impulse buys by getting them to sleep on it before deciding to spend.

### 6 TELLING 'NEED' FROM 'WANT'

Learning how to prioritise spending is an important life skill: the difference between life's essentials and "nice to have" is key to budgeting. If children pester you for treats while shopping, it's the perfect time to say "That's a want. We're getting our needs first." You could show how you budget for food, electricity and so on before buying fun things.

### 7 ENCOURAGE SAVING

Getting children saving early can set them up with a useful habit for their adult life. Suggest that they set something aside every time they receive money and help them set a target for how much to put away, so they feel motivated to continue. For example, encouraging them to save for a friend's birthday gift can get children much more invested in what they buy.

### 8 SPARK INTEREST IN INTEREST

Motivate children by telling them about interest: you can describe it as a reward for saving money. Explain how everything they put away will grow over time. As an exciting example, explain that to double every day for a month would amount to approximately £12 million. Some prepaid cards for young people also offer interest; parents and carers could also add a little to supplement what their child saves and show how it works.

### 9 PAYING FOR CHORES

This is a complex debate with no right or wrong answer: it depends on what works for each individual family. However, it can be one of the best ways to teach children that money needs to be earned and helps to create more mindful spenders. If parents aren't keen on paying for everyday chores, they could ask the children to suggest their own ideas for earning a little extra.

### 10 PROTECT CHILDREN FROM SCAMS

Scams are a terrifyingly easy way to lose money, and children are generally more likely to be taken in due to a lack of experience with these financial criminals. As a minimum, make sure they're aware of the most common scams they could be exposed to – by text, email and phone. For instance, young people should tell a trusted adult about any unexpected message or call and never give out their personal information.

### Meet Our Expert

GoHenry is a prepaid debit card and financial education app with a mission to make every young person smart with money. Co-founder and CEO Louise Hill is a passionate campaigner for better financial literacy among school children and strongly believes that money management is a crucial life skill.

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