TALK MONEY WEEK · 2–6 NOV 2026

Pocket Money ADVENTURES



FREE CLASSROOM PACK · RECEPTION AND KEY STAGE 1 · AGES 4–7

It all counts.
Five small money choices.

Fifteen minutes a day for one week. Each day, children try one simple routine in a new made-up situation. No real money is used. Nobody is asked about home.



Tap, Tap, Pause™

Take one breath, then ask,

"Do I need it, or do I want it?"

"If I get it now, what can't I get later?"

Then choose.

Can't tap, or don't want to? A breath works too. Offer it. Never force it.

DAY 1



Is it always a need?

Need, want or it depends?

DAY 2



Three tokens, two choices

What is left after you choose?

DAY 3



A tap still costs

Stop and ask before you buy.

DAY 4



A choice for everyone

Help that costs nothing.

DAY 5



A new shop, the same pause

Try it somewhere new.

Why "It All Counts"?

That is the 2026 Talk Money Week theme. It is about small, everyday steps. For a five-year-old, stopping to think before choosing is one of those steps. Here, a one-token sticker counts. A pointed answer counts. Passing counts too.

Every child can take part

Adults read every card out loud. Children can talk, point, move a token, draw, sign or use their usual communication aid. Nobody needs to read or write.

Save some. Spend some. Share some if you can.

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DAY 1

Is it always a need?

Children show that the same thing can be a need one day and a want the next. They say why.

It all counts A child who stands in IT DEPENDS and says "I need to know if it's cold" has done the hardest thinking in the room.



Get ready · 2 minutes

Put the NEED, WANT and IT DEPENDS signs (page 7) in three corners. Cut out cards 1A to 1D (page 8). If moving round the room won't suit your class, put the signs on a table and let children point.

Keep it in the story

Every situation is made up. Never ask what children have at home or what their family can buy.



TIME	YOU SAY AND DO	CHILDREN
0–3	**"Ava really wants new trainers. Wanting something can feel big and exciting. Today we will find out why an answer can change."** Show the three signs. Read them out.	Look, listen, point to each sign.
3–7	Read **1A**: you are thirsty and there is safe water. **"Where would you go? Why?"** Then read **1B**: you already have water, and you see a shiny new bottle. **"Has anything changed?"**	Move or point. Give a reason.
7–10	Read **1C**: it is cold and raining, and you have no warm coat. Then **1D**: you already have a warm coat, but a new one has your favourite picture. **"What changed? Did your answer change?"**	Move again. Say, show or draw what changed.
10–13	Act out Tap, Tap, Pause as a pretend shopper looking at the coat. Children can join in. **"We don't know the price yet. What could we check?"**	The price, what we already have, or ask a grown-up.
13–15	Quick check: **"Someone says all wants are bad. Do you agree? Why?"** End with: **"Different choices make sense at different times. That is good thinking."**	Agree or disagree, with a reason.

Answers to look for

- **1A** Safe water meets a need.
- **1B** The new bottle is a want. Water is already there.
- **1C and 1D** The same pattern with a coat.
- **IT DEPENDS** is a great answer when a child says what they need to know.

If you hear…

"Wants are bad."	"Things we want can be lovely. We are practising choosing."
"Everything I like is a need."	"What would happen without it, in this story?"

Younger children

Use only the two water cards. Show two clear pictures and offer a choice out loud. The adult leads the routine.

Older children

"What one fact could turn this want into a need?" For example, a phone for games, or a phone someone uses to talk. Accept different answers with reasons.

DAY 2

Three tokens, two choices

Children show what is left after a choice. They name one thing they can't have now.

It all counts The cheapest thing on the table still changes what you can do next. That is the whole lesson in one token.



Get ready · 2 minutes

Three big tokens per pair (page 10), or three circles drawn on paper. Use the sticker, kite, keep and shop cards (page 8). These match the family sheet, so children meet the same choice at home.

Practice tokens only

Tokens are not real money and not a reward. Use big paper tokens if a child might put small things in their mouth.



TIME	YOU SAY AND DO	CHILDREN
0–2	**"You have three practice tokens. They are not real money. There is no prize for saving and no best answer."** Count the tokens together.	Count or touch the three tokens.
2–5	Show both choices. The sticker costs one token, so two are left. The kite costs all three. **"Can I get both with three?"**	Show that both would need four.
5–9	Pairs try the sticker. Reset to three. Then try the kite. **"What is left? What can't happen now?"**	Move tokens to the shop pile. Try both.
9–12	Reset. Lead Tap, Tap, Pause. **"Choose the sticker, the kite, or keep your tokens for later."**	Choose and show. A partner can choose differently.
12–15	Sentence starter: **"I chose ___ because ___. Now I can't ___."** Quick check: a puzzle costs three, a picture costs one. Someone buys the picture and says they can buy the puzzle too. **"Show me what happens."**	Move one token, show two left, explain why it's not enough.

Answers to look for

- **Sticker** 3 - 1 = 2 left. No kite today.
- **Kite** 3 - 3 = 0 left. No sticker today.
- **Keep** 3 left for later. Waiting is a choice, not a better one.
- **Both** need 4. There are only 3.

If you hear...

"It's only one token. It doesn't count."	"Move it and look. It all counts. One token still changes what is left."
"I'll use the same token again."	"Spent tokens go in the shop pile. Count what is left."

Younger children

The adult moves the tokens slowly. Children show "all gone" or "some left". Real objects can stand in for the cards.

Older children

"If the kite is your goal, what does buying the sticker do?" Then: **"What would you want to know before you wait?"** Don't suggest that money will always turn up later.

Save some. Spend some. Share some if you can.

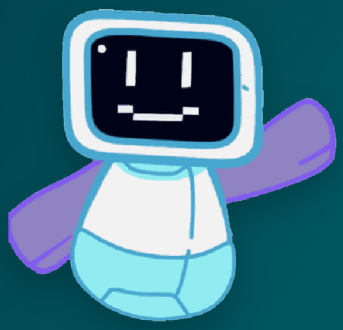
At home: draw three circles, a sticker costing one and a kite costing three. Try each choice. What is left?

DAY 3

A tap still costs

Children learn that a price on a screen can use real money. They show the safe next step: stop and ask the grown-up in charge.

It all counts £1 on a screen is still £1. If a child talks about a real purchase or a worry, listen calmly and follow your safeguarding procedure.



Get ready · 2 minutes

Cut out the Before screen, After screen and Help card (page 9). Three drawn circles can show the £3. Read the words about asking below before you start.

Paper only

No real device, shop, card, password or PIN. A pause never replaces adult supervision.



TIME	YOU SAY AND DO	CHILDREN
0–3	Show the Before screen. **"This is a pretend screen on paper. Nobody is paying. A game offers a new colour for £2. Is it free? How do you know?"**	Point to the price.
3–6	Show the After screen. £3 has become £1. **"What changed? No coins moved. If something else costs £2, is £1 enough?"**	Use circles or point to the two amounts.
6–9	Lead Tap, Tap, Pause. Then say: **"Before buying anything real, stop and ask the grown-up in charge. You don't need to press Buy to ask."** Show the words: **"This says £2. Can you look with me?"**	Practise stopping and asking.
9–12	Role play in pairs. One child points to the paper offer. The other shows the Help card: STOP, ASK or WAIT. Swap. **"You can wait, close it, or choose not to buy."**	Say, point to or draw the safe step.
12–15	Quick check: **"Another game says a new hat costs £1. Your grown-up hasn't said yes. What do you do?"**	Stop and ask, or choose not to buy.

Answers to look for

- £2 is not free. A picture on a screen can still cost real money.
- £3 - £2 = £1. That is not enough for another £2 item.
- Stop and ask first. Closing the offer is also safe.
- A small price still means you ask.

If you hear…

"No coins, so no money."	Point to the two amounts. "Money can move without coins."
"The game said I could."	"An offer is something to look at. Only the grown-up in charge can say yes."
"I pressed it by mistake."	"Tell your grown-up straight away." Don't promise money back.

Younger children

Focus on two things: spotting a price and stopping to ask. The adult shows the change in money with drawings. No take-away sums needed.

Older children

Show the "50 game gems" card. **"What do we still need to know?"** Do gems cost real money? How much? Has the grown-up said yes?

Save some. Spend some. Share some if you can.

At home: draw a pretend Buy button with a made-up price. Practise stopping to ask. Keep real cards, PINs and passwords out of it.

DAY 4

A choice for everyone

Children think about what someone else needs when the group makes a choice. They find ways to help that cost nothing.

It all counts Sharing is not only about money. A welcome, a turn and some help all count.



The made-up story

A class fair has a room, water and helpers. There are **4 practice tokens** left for one more activity: **loud music** (4 tokens) or **quiet drawing** (4 tokens). One visitor finds loud sound painful. The class wants that visitor to join in.

Get ready · 3 minutes

Four shared tokens and the fair cards (page 9). Read the story exactly as written, so no child has to talk about their own needs. Don't play loud sounds or act out being upset.



TIME	YOU SAY AND DO	CHILDREN
0–3	Read the story and both fair cards. **"Which activity could the visitor join? Why?"**	Point, draw or explain using the visitor card.
3–6	Pay four tokens for music. Reset. Pay four for drawing. **"After one activity, what is left?"**	Show that either choice uses all four.
6–9	Lead Tap, Tap, Pause as a group. **"Which would you choose for everyone? Why?"**	Make a group choice that thinks about the visitor.
9–12	**"How could we help someone join in without spending any tokens?"** Give thinking time. Then offer ideas, like a welcome or explaining the rules. **"Share some if you can. Time and help count too. Nobody needs to bring or give anything."**	Suggest one free way to help.
12–15	Quick check: **"A visitor can't read a game's instructions. How could an adult help them join in, without buying anything?"**	Read it out, show how to play, play together.

Answers to look for

- Either activity uses all 4 tokens. Both would need 8.
- Quiet drawing is a fair choice because the visitor can join. Music is not bad. The reason is what the visitor needs.
- If a child suggests headphones, ask what an adult would need to check first.

If you hear...

"My favourite is all that matters."	"What does the visitor need to join in?"
"You have to give money to be kind."	"Time, a welcome and help count too. Giving is a choice."

Younger children

Use two pictures and one visitor card. **"Which can they join?"** The adult moves all four tokens. Offer one simple way to welcome someone.

Older children

Add the second visitor, who loves music. **"Would a class vote always be fair to the first visitor?"** Pairs suggest another idea and say what an adult would check.

Save some. Spend some. Share some if you can.

At home: plan a made-up free afternoon for two people who like different things. How could both join in?

DAY 5

A new shop, the same pause

Children use what they practised in a new situation. Then they choose one thing they could do next time they want something.

It all counts Next week, use the same words at snack time, in the role-play shop or on a trip. The routine keeps working after the week ends.



Get ready · 2 minutes

Keep the Day 5 cards (page 10) hidden until today. Four tokens per child or pair. Don't show the routine card or an example answer before the first try.

Watch the first ten seconds

This is the moment to notice. Before any reminder, does a child look at the price or count their tokens?



TIME	YOU SAY AND DO	CHILDREN
0–3	**"This is a new made-up shop. You have four practice tokens. The picture book costs four. The badge costs two. You haven't promised to buy either. What would you do?"** Don't name the routine. Give quiet thinking time. You can say: **"Tell me about that."**	Choose, point, move tokens or explain.
3–6	**"Show what would be left. Could you get the other thing too? Why?"**	Test it with tokens.
6–9	Lead Tap, Tap, Pause as a group. **"Keep your choice or change it. Both are fine with a reason."** Then change one fact: **"Now imagine you already have a picture book you love."**	Keep or change. Say what changed.
9–12	Screen check: **"A pretend screen offers the badge for £2. No grown-up has said yes. What happens next?"**	Stop and ask, or say no thanks.
12–15	Each child finishes the card: **"Next time I want something, I can ___."** Say it, draw it, point to it or pass. End with: **"This week you practised making a choice and checking what it means. It all counts."**	Choose a next step. Nobody is ranked.

Answers to look for

- **Book** 4 spent, 0 left. No badge.
- **Badge** 2 spent, 2 left. Not enough for the book.
- **Keep** 4 left for later. **Both** need 6.
- Changing your mind after new information is good thinking.

If you hear…

"The teacher wants me to save."	"I want to hear your reason. Different choices can work."
"I changed my mind, so I was wrong."	"New information can change a choice. What changed?"

Younger children

Use three tokens. Make the book cost three and the badge cost one. Cover the printed prices first. The adult reads and helps count.

Noticing, not testing

If you want a record, write one line per child or group: what they chose, if they checked first, what help they had. Use codes, not names.

Save some. Spend some. Share some if you can.

At home: make up a new pretend shop with four drawn tokens. Let your child explain before you give any reminder.

An adult cuts along the dashed lines. Put the signs in three corners, or lay them on a table for pointing.



NEED



WANT



IT DEPENDS

Day 1 · story cards (read out loud)

1A



You are thirsty after playing. You have no drink. You can get safe water.

1B



You already have safe water. You see another bottle with a shiny label.

1C



It is cold and raining. You need to go outside. You have no warm, dry coat.

1D



You already have a warm, dry coat. A new coat has your favourite picture on it.

Day 2 · shop cards

CHOICE



Sticker

1 token

CHOICE



Toy kite

3 tokens

SPACE



Keep for later

Put tokens here to wait

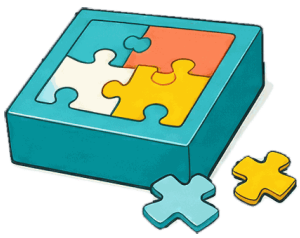
SPACE



Shop pile

Spent tokens go here

QUICK CHECK



Puzzle

3 tokens

QUICK CHECK



Picture

1 token

Save some. Spend some. Share some if you can.

An adult cuts the cards. A real object or a quick drawing can replace any card.

Day 3 · paper screens

BEFORE

Balance **£3**

New colour · £2

BUY

Paper practice. No payment.

AFTER

After a £2 purchase a grown-up agreed to

Balance £1

Paper practice. No payment.

HELP CARD

STOP
ASK
WAIT

Ask the grown-up in charge. You can wait or say no thanks.

QUICK CHECK

Another game offers a new hat for £1. Your grown-up hasn't said yes. What do you do?

OLDER CHILDREN

PRETEND OFFER: 50 game gems. What do you still need to know?

WORDS TO USE

"This says £2. Can you look with me?"

Day 4 · class fair cards

FAIR ACTIVITY



Loud music

4 tokens

FAIR ACTIVITY



Quiet drawing

4 tokens

BUDGET

A made-up class fair has **4 practice tokens** left for one activity.

VISITOR 1

One visitor finds loud sound painful.

VISITOR 2 · OLDER CHILDREN

Another visitor loves music.

QUICK CHECK

A visitor can't read a game's instructions. How could an adult help, without buying anything?

Practice tokens · cut out as big props

Print this page twice. Use only the number each activity says. Tokens are not real money and not a reward.



Day 5 · keep these hidden until Friday

CHOICE



Picture book

4 tokens

CHOICE



Badge

2 tokens

BUDGET

A new made-up shop. You have **4 practice tokens**. You haven't promised to buy either.

CHANGE CARD

Now imagine you already have a picture book you love. Keep your choice or change it?

SCREEN CHECK

A pretend screen offers the badge for £2. No grown-up has said yes. What happens next?

MY NEXT STEP

Next time I want something, I can...

_____

Save some. Spend some. Share some if you can.

For younger children, cover the prices and use three tokens: book three, badge one.

ONE MINUTE A DAY AT HOME

This week we are practising one small pause.



Your child's class is trying five made-up money choices this week. You can join in at home in about a minute. You don't need pocket money, a book, a printer or a shopping trip. Your child never has to tell anyone about your family's money.



Tap, Tap, Pause.

Take one breath. Ask, **"Do I need it, or do I want it?"** and **"If I get it now, what can't I get later?"** Then choose.

Can't tap, or don't want to? A breath works too.



Monday

A rainy day. Plan a made-up rainy trip for a toy. Name one thing it needs and one thing it would like. Change one fact. Does the answer change?



Tuesday

Three circles. Draw three circles as tokens. A sticker costs one. A kite costs three. Try each choice. What is left? Keeping the tokens is a choice too.



Wednesday

A paper screen. Draw a pretend Buy button with a made-up price. Practise saying: "This says £2. Can you look with me?"



Thursday

Something for everyone. Plan a made-up free afternoon for two people who like different things. How could both join in?



Friday

A new shop. Make up a different choice. Give your child time to explain before you remind them. Changing your mind with a reason is good thinking.

Words that help

"I can see why you want it. Let's look at the choice together." Wanting things is fine. Saving is not a test of being good. Children don't need to fix grown-up money worries.

Every answer counts

Talking, pointing, drawing, signing and your child's usual communication aid all count. So does passing. Nothing comes back to school.



Free, and staying free

The family sheet, pause cards and a short guide to talking about money with young children are free at **pma-talk-money-week.netlify.app**. More free activities: **books.pocketmoneyadventures.co.uk/explore**. Nothing is sold to families through schools, hubs or libraries.

Save some. Spend some. Share some if you can.

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Before you start



Two minutes to read. It covers how adults use the routine, how to keep children safe, and where this pack fits.

The Silverton City Code: seven promises grown-ups keep, so children can stop and think

1. **Ready when you are.** We give children time to think before anyone answers.
2. **Show me first.** We show how, in small steps, before a child has a go.
3. **Same words, every street.** We use the same words every time: at school, at the hub, and at home if it helps.
4. **Every answer counts.** Pointing, signing, drawing, a symbol card, an AAC device or saying it. Passing counts too.
5. **Help still counts.** We help without lowering what a child is aiming for.
6. **Help steps back, not away.** As a child does more on their own, we step back, and we stay close.
7. **A want is never a wrong answer.** We never ask what a family has or can afford.

Three things we never do

- Tap a child's wrist for them.
- Use Tap, Tap, Pause as a warning, a calm-down order or a punishment.
- Ask a child or a family about money at home.

Keeping children safe

- Paper examples only. No devices, real shops, cards, passwords or PINs.
- Adults stay in charge of supervision, saying yes to purchases and device settings.
- A visitor never works alone. A school adult stays in the room.
- Pass any concern to your Designated Safeguarding Lead. Keep it apart from class notes.
- Use codes in any notes, never names.

Where this pack fits

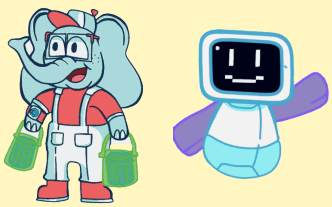
This is a short, one-week start for Talk Money Week. For more, schools have two free options. The **KS1 Economic Wellbeing Pack** has four full lessons for Years 1 and 2: schools.pocketmoneyadventures.co.uk/ks1-economic-wellbeing. The **seven-week school programme** built around *Ava Saves Up!* starts with a story session in your classroom: schools.pocketmoneyadventures.co.uk. Run one at a time.

What this pack is, and is not

A free activity pack, first published 2 November 2026. It has not been assessed for a quality mark. It has not yet been tested with children, so we welcome feedback at hello@pocketmoneyadventures.co.uk. *Ava Saves Up!* School Edition holds the Financial Education Quality Mark, awarded by Young Enterprise and supported by the Money and Pensions Service (Issue 0195, September 2026). The KS1 Economic Wellbeing Pack holds the ACT Quality Mark for citizenship education resources (October 2026). Those marks belong to those resources, not to this pack.

Talk Money Week 2026

Talk Money Week is run by the Money and Pensions Service, from 2 to 6 November 2026. This year's theme is It All Counts. This pack is made independently and does not suggest any endorsement by the Money and Pensions Service. Pocket Money Adventures provides education, not regulated financial advice.



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