

Ways to pay

Coins, cards, taps and clicks: it is all real money.

Answers and teaching notes

For the teacher

- **Aim:** Pupils know the main ways to pay, understand that card, phone and online payments take real money out of a bank account, and know that a PIN is secret.
- **Curriculum links:** Financial Education Planning Framework, ages 7 to 9: how to manage money (different ways to pay: cash, cards and online). Managing risks and emotions (keeping money and PINs safe). PSHE: economic wellbeing and online safety. Maths: adding and subtracting amounts of money.
- **Watch first:** the Penny Explains video “Ways to pay” at pennyexplains.com.
- **Starter:** Ask: how have you seen grown-ups pay in a shop? Make a list. Which way do you see most often?
- **Support:** Act out each way to pay with a toy till, play coins and a pretend card made from paper.
- **Stretch:** Ask: why might it be easier to spend too much with a card than with cash? (You cannot see the money going.)
- **Total:** 27 points. Suggested answers are shown in red; accept any answer that is well reasoned.

I can...

- [ ] I can name different ways to pay.
- [ ] I can explain that paying by card or phone uses real money.
- [ ] I can explain why a PIN must be kept secret.

Key words

Cash: coins and notes.

Debit card: a bank card that pays with money from a bank account.

Contactless: paying by tapping a card or phone on a card reader.

PIN: a secret number that unlocks a bank card.

Online: on the internet.

1 Match the way to pay

5 points

Draw a line from each way to pay to what you do.

Cash	Hand over coins and notes
Contactless card	Tap the card on the reader
Chip and PIN	Put the card in and type a secret number
Phone	Hold a phone near the reader
Online	Type the card details into a website

2 True or false?

4 points

Circle True or False.

When you tap a card, real money leaves a bank account.	**True**	False
A debit card has endless money on it. **A debit card can only spend the money that is in the bank account.**	True	**False**
Only pay online if the card's owner says yes.	**True**	False
It is fine to tell your friends your PIN. **Keep your PIN secret. Do not tell anyone, not even a friend.**	True	**False**

3 Cash or no cash?

6 points

Noor and her dad go shopping on Saturday. Write each one in the right box.

Holding a phone near the reader · Buying on a website · Counting out coins · Dropping 50p in a charity tin · Tapping a card · Handing over a £5 note

Paying with cash	Paying without cash
Handing over a £5 note	Tapping a card
Counting out coins	Holding a phone near the reader
Dropping 50p in a charity tin	Buying on a website

4 Read the receipt

3 points

Dad buys Noor a book and a pencil. Use the receipt to answer the questions.



Penny says: Tap, click or coins: it is all real money. When it is gone, it is gone!

Corner Bookshop	**Receipt**
Book: £3	
Pencil: £1	
Total: £4	
Paid by: contactless card	
Card payment: £4 taken from your bank account. Thank you!	

a) How did Dad pay? 1 mark

> By contactless card. He tapped his card on the reader.

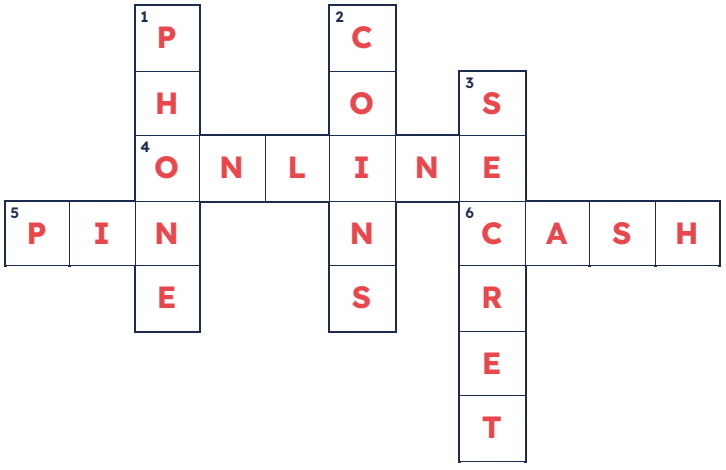
b) Dad had £20 in his bank account before he paid. How much is in it now? 2 marks

> £16 (£20 – £4 = £16). Paying by card took real money out of his account.

5 Crossword

6 points

Use the clues to fill in the grid.



Across

4. On the internet (6)

5. The secret number for a bank card (3)

6. Coins and notes (4)

Down

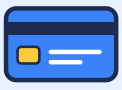
1. You can call, text and even pay with this (5)

2. Metal money, like 10p and £1 (5)

3. Something you do not tell other people (6)

6 What would you do?

3 points



Noor has her own pocket money card. A grown-up helped her set it up. It has **£8** on it and a secret PIN. At school her friend Ivy says, “Tell me your PIN. I promise I will keep it secret!”

a) What would you do if you were Noor? Why? 2 marks

> Do not tell Ivy the PIN, even though she is a friend. A PIN must stay secret so that nobody else can spend your money. Accept any kind way of saying no, with a reason.

b) Noor taps her card to buy a £3 comic. How much is left on it? 1 mark

> £5 (£8 – £3 = £5).

7 Before you go

One thing I learned today	One question I still have	How sure do I feel?
		Not yet · Getting there · Got it



Take it home

Next time you are in a shop, watch how people pay. Count how many use **cash** and how many use a **card or phone**.

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