

# **The Game for Life – Financial Education through Glow**

## **Background**

Marie-Louise Brogan is Depute Headteacher at Holy Family Primary school in Kirkintilloch. In 2008, the school won a prestigious financial education award, from Goldfish, for their project, “The Game for Life”. This project involves developing financial awareness and life skills, and is undertaken by all Primary 7 pupils in the school.

## **Aims**

Previously, the ‘Game for Life’ was delivered to pupils via email. This year, Marie-Louise wanted to improve the delivery of information to pupils and provide a more effective means of communication. She was also keen to provide a relevant and stimulating basis for covering the Curriculum for Excellence numeracy outcomes:

*I can manage money, compare costs from different retailers, and determine what I can afford to buy. [MNU 2-09a](#)*

*I understand the costs, benefits and risks of using bank cards to purchase goods or obtain cash and realise that budgeting is important. [MNU 2-09b](#)*

Having recently been introduced to Glow, Marie-Louise decided to create a Glow Group in order to achieve this.

## **The Game for Life**

The Game of Life is about developing pupils’ financial awareness, improving their budgeting skills and giving them opportunities to make decisions based on information presented to them. Pupils are given a virtual budget and paid a virtual monthly salary. From this salary, pupils are expected to make choices about how to spend their money, how to budget and how to manage credit. They choose whether to have a mortgage or pay rent, are sent monthly bills for

their utilities, have to pay for their council tax, and decide where best to shop to minimise their monthly grocery expenditure. They also learn about the benefits of saving. Each month, pupils must submit a spreadsheet with their expenditure, to show how they have managed their money.

Marie-Louise also ensures that pupils understand the importance of budgeting and saving, by making them take part in fictitious trips, where they must choose which outing to go on and budget accordingly.

The pupils are introduced to the world of financial advertising, with Marie-Louise sending out information to pupils with 'special offers' on credit cards. This allows her to discuss with pupils the importance of understanding interest rates, reading the small print in offers and of the need to minimise debt when possible.

Whereas before, all information was emailed back and forth between Marie-Louise and the 60 pupils in P7, using a Glow Group has allowed Marie Louise a wider range of functionality by which to communicate:

**Targeted News** is used, amongst other things, to:

- alert pupils that their salary has been paid
- tell them how much their monthly mortgage payment or rent is
- advise on council tax amounts, payment options and due dates
- tell pupils how much their utility bills are
- let them know which grocery and household items they should purchase
- introduce the concept and benefits of paying by Direct Debit
- advise on the importance of house and contents insurance

Pupils must incorporate this information into their monthly budgeting spreadsheet and make the necessary calculations to ensure their spending has been correctly calculated and that they have sufficient money to buy what they need. In addition to this, they must research the best places to buy what they need, be it groceries, a new washing machine (when Marie-Louise drops the bombshell that theirs has broken and they need to buy a new one!) or insurance policies.

Marie Louise uses the **Web Links** web part to provide links to online shopping sites, such as Tesco or Argos, to enable pupils to carry out their own research and compare prices from a range of retailers as well as exploring the advantages and disadvantages of special offers, such as '3 for 2' or '10% off', and making the associated calculations.



The **Calendar** is used to advertise dates that direct debits are due to come off and pupils must check this information when keeping their income and expenditure spreadsheets up to date. There is also a separate social calendar, so that pupils can plan in advance for forthcoming events that they may need extra money for, such as buying family birthday presents or going to the cinema with friends.

The **Discussion Forum** is used to talk about a range of aspects of financial education, such as the importance of saving.

Pupils do still sometimes choose to email Marie-Louise to ask questions, or simply say Thank You for information or advice they have received.

## Impact and Benefits

The impact of using Glow to deliver this learning activity has been enormous.

Overall, pupils develop financial awareness, increase their life skills and find out in a more realistic and relevant manner about running a home. They also now have a real purpose for using ICT.

One of the key benefits of using Glow has been the ability for pupils to access the information at home. Marie-Louise tries to send out new targeted news after the school day ends, so that pupils accessing the information in the evening are buzzing with enthusiasm when they come in to school the following day and discuss it with their classmates.

Parents have greatly praised this project. Whereas before, they could only hear about what the pupils had been learning, now, parents can see it for themselves when their child is logged on to Glow at home. Parents have told of the increased financial discussions they now have at home with their child, with pupils asking their parents how they themselves budget, and discussing whether they pay by monthly direct debit or await a 3-month utility bill to be paid all at once. There have even been reports of pupils chastising their parents for making poor spending choices when in the supermarket!

For Marie-Louise herself, using Glow to deliver the project has really freed up her time. Compared with the time spent last year managing the correspondence through email, using Glow has enabled her to manage the way information is shared with pupils more effectively.

Word of this project has spread, with interest being generated in other schools to run similar projects through Glow. One other school, for example, is planning to use a similar format in Glow, to enable their fake 'Guitar Hero' rock band to plan the expenditure for its world tour (This project is called 'Guitar Hero – making it big in the USA'. )

## **Future Plans**

**Next year, Marie-Louise plans to incorporate the functionality of Glow Learn by turning the Glow Group into a Learning Space. She plans to set up the course in advance, using the Assigning and viewing options to manage the release of information throughout the year. Having all the resources stored within a Glow Learn course will make the project more sustainable, as others within the school will be able to access and use the resources created by Marie-Louise long term.**

**Marie-Louise also plans next year to make P6 pupils readers of the learning space resources, to allow them to become familiar with the financial terminology before they begin the Game for Life themselves in P7.**