AGES 4-7

Money in My Community:
Mapping Money and Enterprise in My Local Area

Young Enterprise
Member of JA Worldwide

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Ideas For Talking About Money At Home

MY MONEY WEEK

Simple conversations to help children understand how money shapes our lives and our communities.

The Aim

These activities help children:

- Understand needs and wants
- See how money moves around
- Notice who and what we need in our communities
- Feel that their ideas matter

No special resources needed. Keep it relaxed and fun!

1 Needs & Wants at Home Challenge
Learn to tell the difference between things we need and things we want, and practice making choices with money.

2 Where Money Comes From and Where It Goes
Discover how money travels between people and businesses, and see who benefits from the things we buy every day.

3 What We Need (Over 2–3 Days)
Notice all the people, places, and services that help your family day to day and keep life running smoothly.

4 What Does Our Community Need
Explore local businesses and think about how they help the community and solve problems for people.

5 A Little Change Idea
Look around your community and come up with one small idea to make it better, happier, or easier for children.

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MY MONEY WEEK

1 Needs & Wants at Home Challenge

Simple Goal
Help children spot the difference between a need and a want.

Say:

"Imagine we have £10 for the weekend. What should we spend it on?"

Each person chooses ONE thing (draw it if easier).

Examples:

- Ice cream
- A toy
- A book
- Fruit for a picnic
- Saving it

Talk about:

- Why did you choose that?
- Is it something we need or something we want?
- Would we be okay without it?

Twist:
Now swap and explain why the other person's choice is a good idea!

2 Where Money Comes From and Where It Goes

Simple Goal
Help children see that money moves between people.

Choose 3 everyday items at home (e.g. bread, school jumper, bus ticket).
Draw each item.

For each one ask:

- Who paid for this?
- Where did we buy it?
- Who helped make or deliver it?

Draw simple circles around the item to show who benefits (shop worker, farmer, driver, etc.)

Chat about:

- Which one is a need?
- Which one helps lots of people?
- Which one is just for fun?

3 What We Need

Over 2-3 Days

Simple Goal
Help children notice the invisible helpers around them.

Ask your child to notice things that help your family.

Examples:

- School
- Buses
- Doctor
- Bin collection
- Park
- Electricity
- Water

Make a simple list or draw pictures.

After a few days, talk about:

- What do we use every day?
- What would be hardest to live without?
- What helps keep us safe?
- What helps us have fun?

4 What Does Our Community Need

Simple Goal
Help children understand why businesses matter.

Ask a family member or adult you trust:

- What shop or business do you like?
- Why?
- How does it help people?

Look for a business that helps others (e.g. charity shop, refill shop, community café).

Ask:

- What problem does it help with?
- Why is that important?

5 A Little Change Idea

Simple Goal
For younger children, this becomes a "Little Change Idea."

Talk together about your community.

1. What do we love?

- Places
- People
- Things that make us happy

2. What feels tricky?

- Anything missing?
- Anything too expensive?
- Anything hard for children?

3. One small idea to make it better

Draw or describe one change.

Ask:

"What could we do about it?"

Maybe:

- Tell the school
- Write a simple note
- Share the idea with others