

Money skills and financial literacy

# Samir's birthday budget challenge

Age range: 7-11

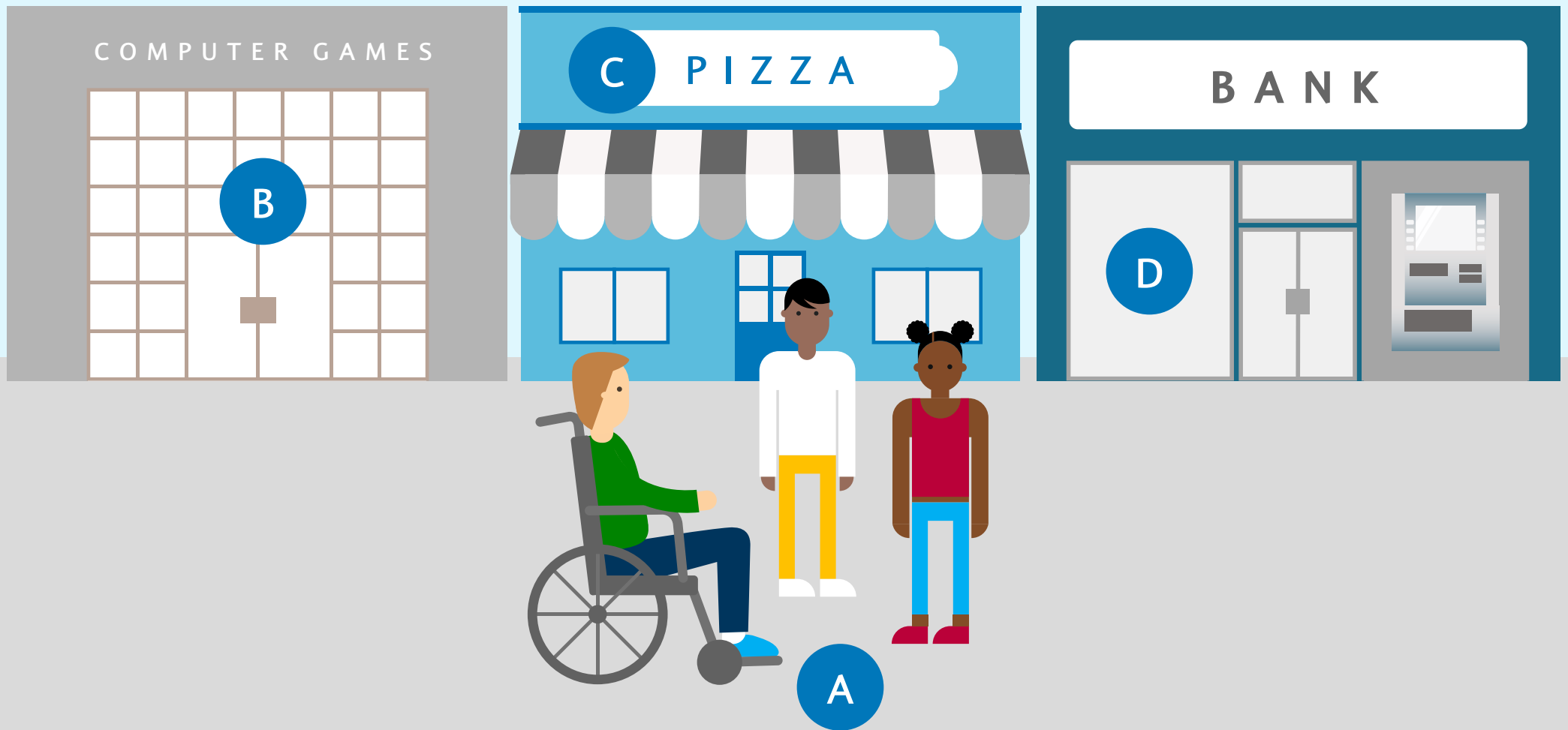


## Samir's birthday budget

- ✓ Samir has £45 to spend on his birthday
- ✓ He is going to buy himself a new game and lunch at his favourite pizza restaurant
- ✓ He has created a budget so he will have money left over to buy him and his friends an ice cream

Can you think of some places in the story where Samir needs to be careful with his money and what he could do to keep it safe?







Samir has £45 in his bank account to spend on his birthday, so has decided to create a **budget** for the day.

With his money he plans to:

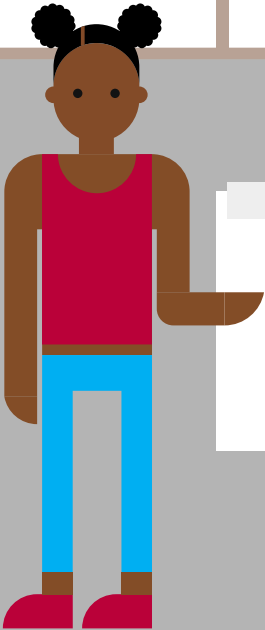
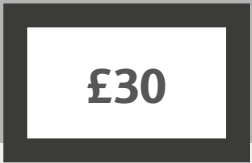
- Buy a computer game for £30
- Have lunch for £10
- Buy himself and his friends ice creams with the £5 he has left



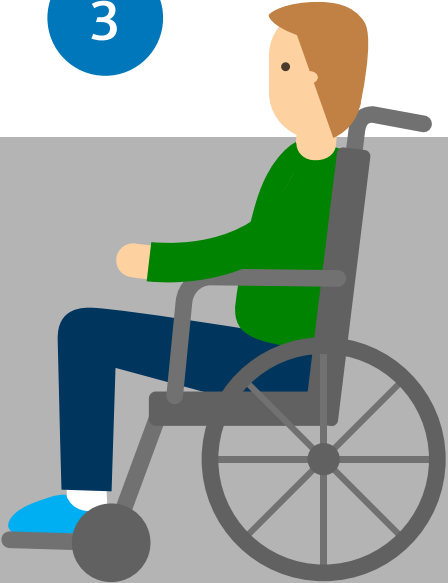
Download  
the app for  
extra points!  
**£5**

**Free**  
game with  
every games  
console

2



3



Download  
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£5

2

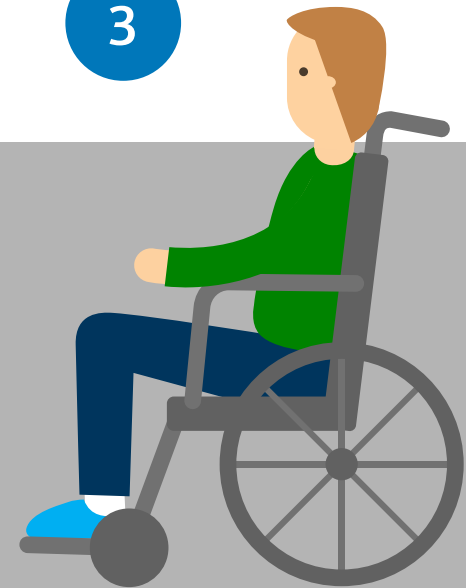
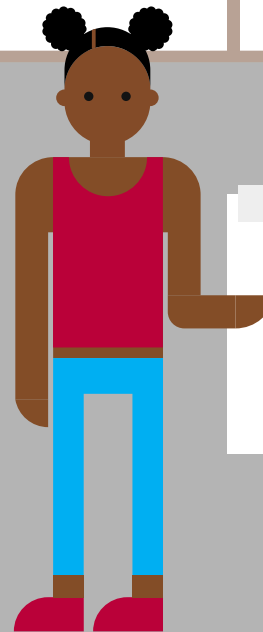


£30

Free  
game with  
every games  
console

50%  
OFF

3



Samir has found the game he wants to buy for £30. What might the shop assistant ask Samir when they are selling him the game?

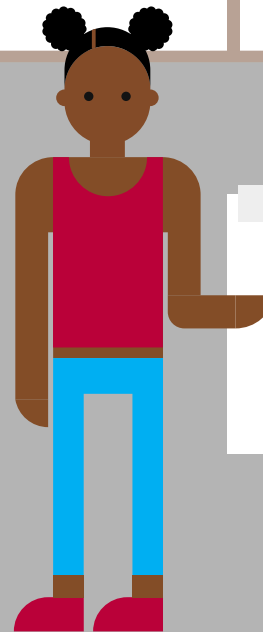
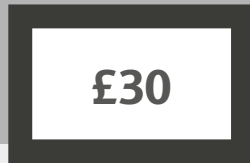
Download  
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£5

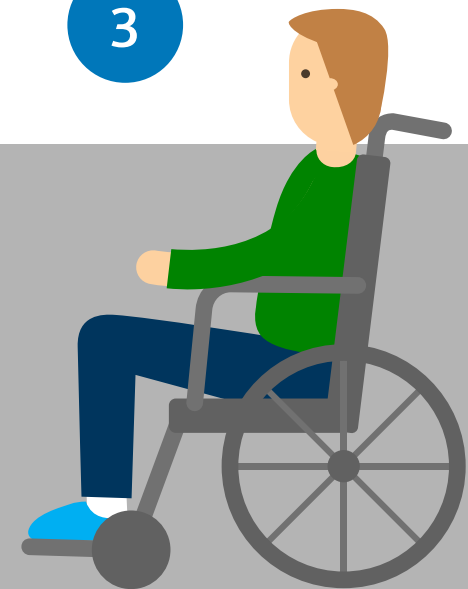
2

Nia and Alex are looking at some items in the shop that are on **special offer**. This means that the items are cheaper in price, or they can get something for free if they buy a specific item.

**Free**  
game with  
every games  
console

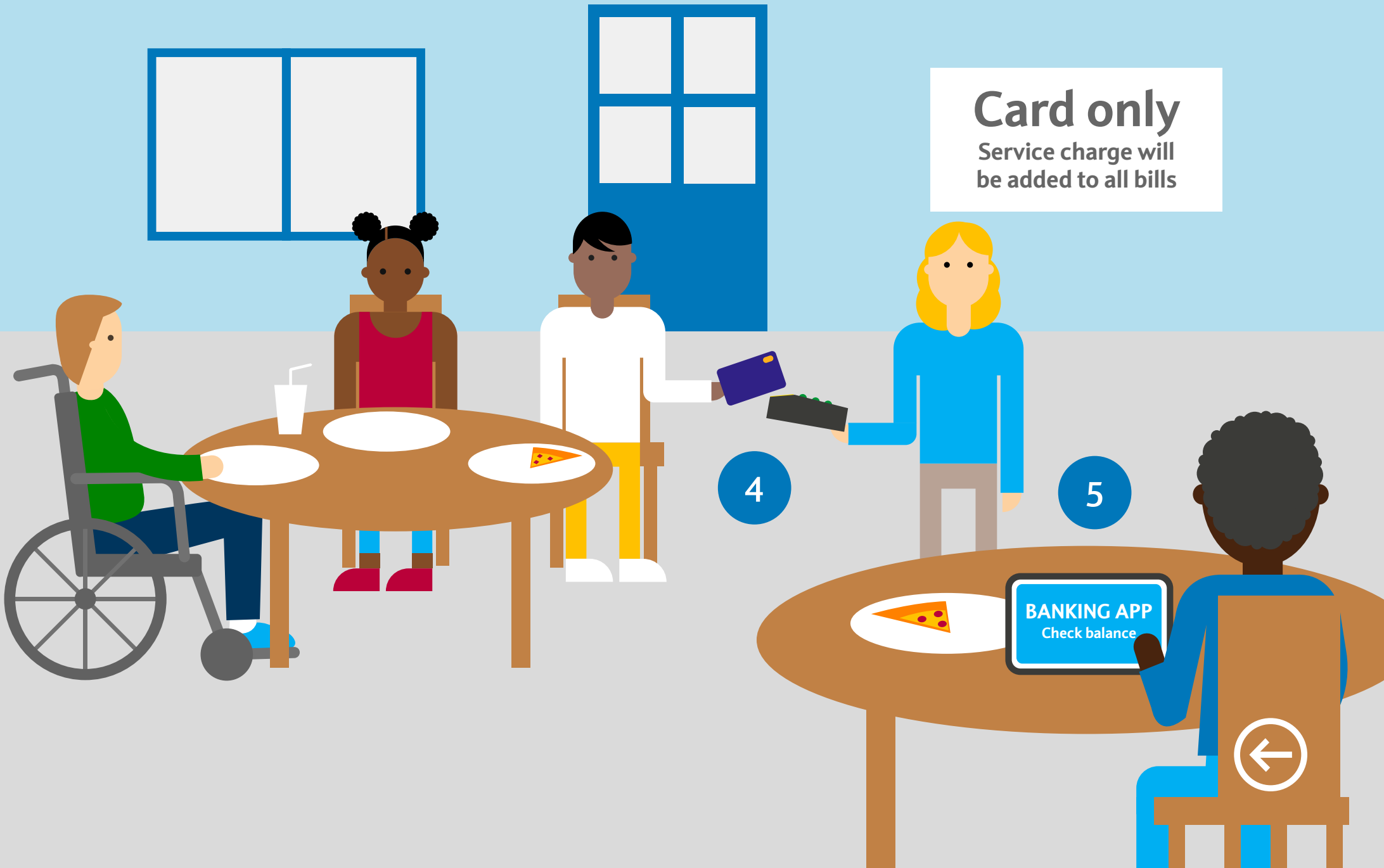


3



Samir has found the game he wants to buy for £30. What might the shop assistant ask Samir when they are selling him the game?





**Card only**

Service charge will  
be added to all bills

4

5

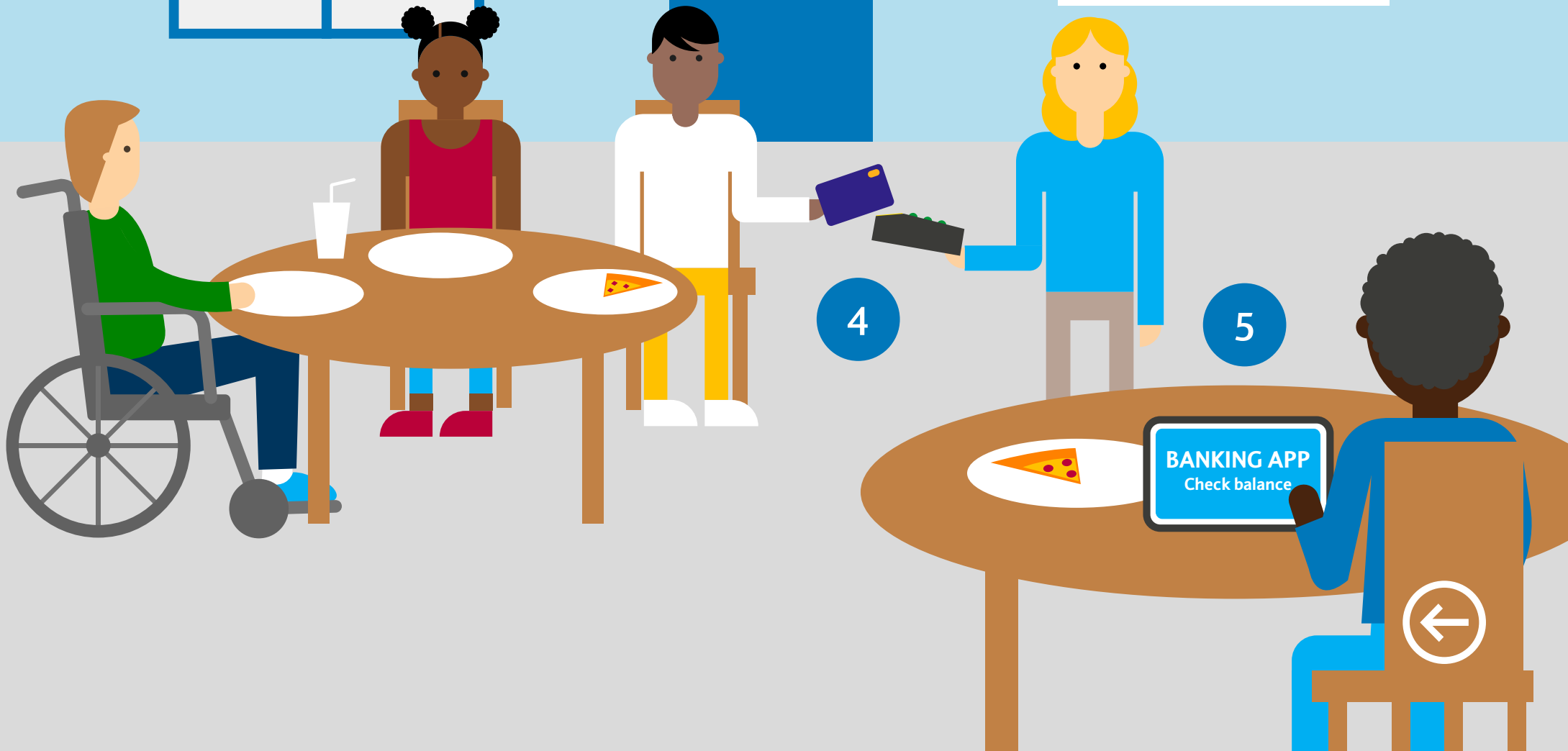
**BANKING APP**  
Check balance



This restaurant only accepts **card payments** and so Samir is using his **contactless** card to pay for his meal. He doesn't need to type in his **PIN** as his meal costs under the limit, he just taps his card on the payment device.

## Card only

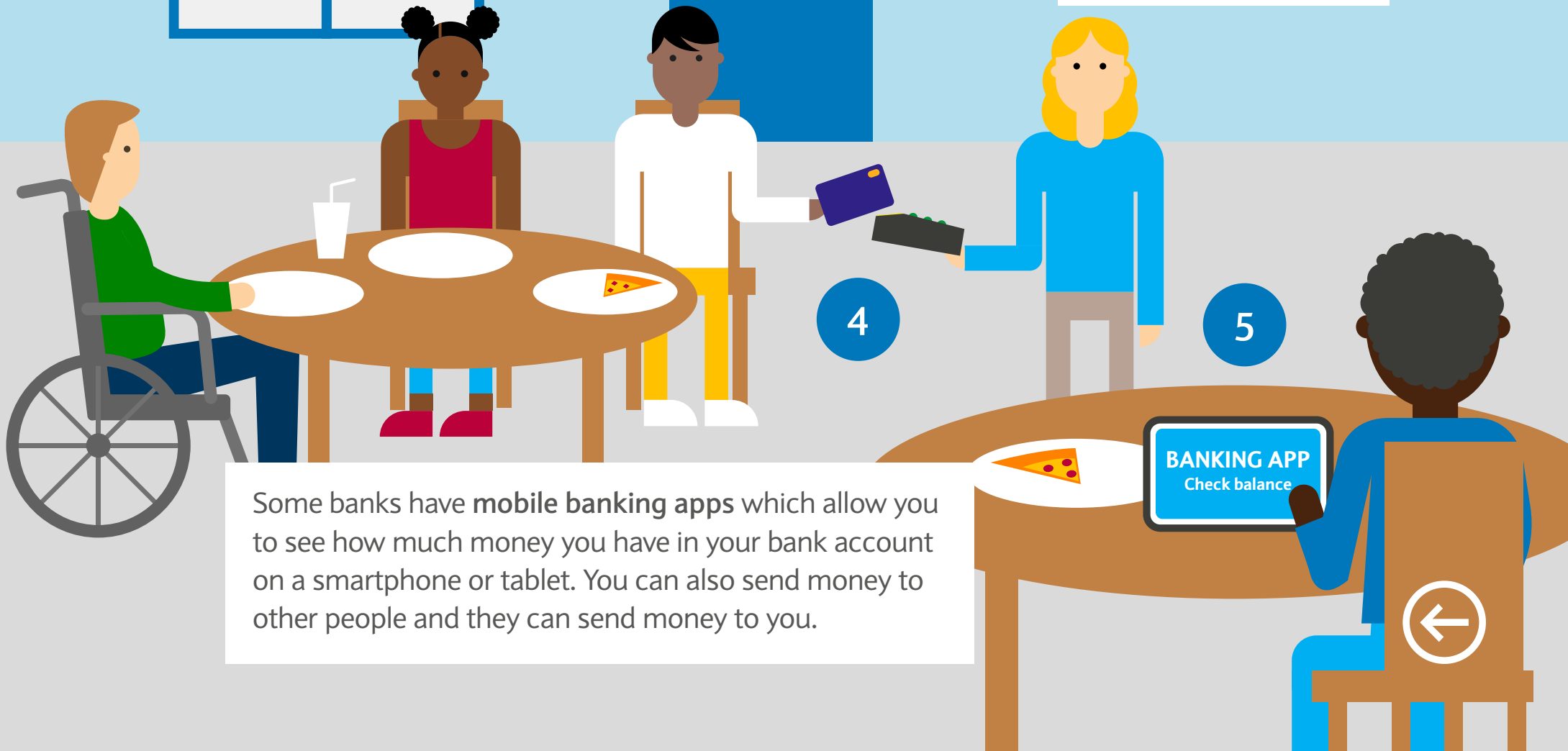
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## Card only

Service charge will be added to all bills



Some banks have **mobile banking apps** which allow you to see how much money you have in your bank account on a smartphone or tablet. You can also send money to other people and they can send money to you.



Samir is at a cash machine and wants to withdraw money to purchase ice creams for him and his friends. He thought he included this in his budget, but he does not have any money left...

He is sure he has only spent £30 on his game and £10 on his meal which should leave him £5 for ice cream, so where has his money gone? Let's go back and see if you can find out.

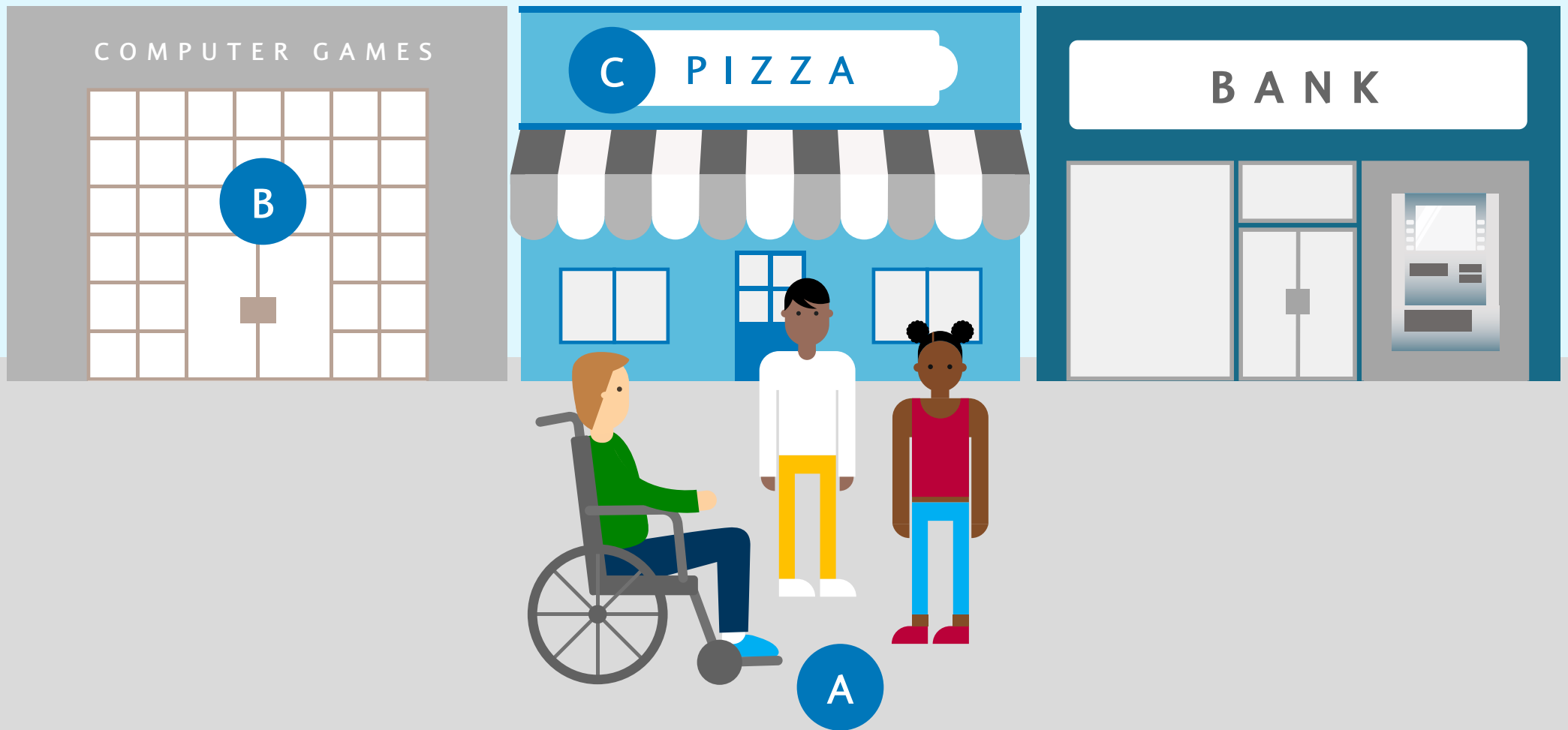


## The mystery of the missing money



Retrace Samir's steps and how he spent his money to see if you can find out where the missing £5 has gone.









Did Samir add up his **budget** properly? He had £45 in his bank account and wanted to spend it on the following things:

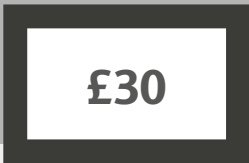
- A computer game for £30
- Lunch for £10
- Ice creams that cost £5



Download  
the app for  
extra points!

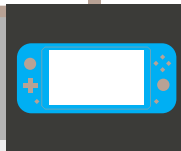
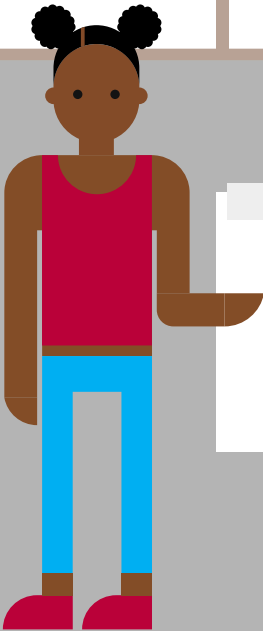
£5

2

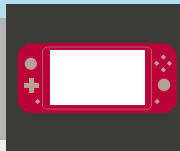
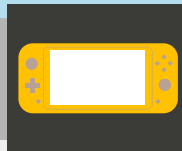


£30

Free  
game with  
every games  
console



50%  
OFF



Download  
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extra points!

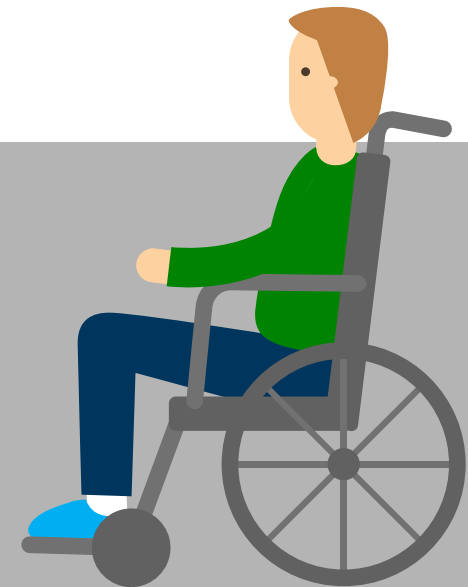
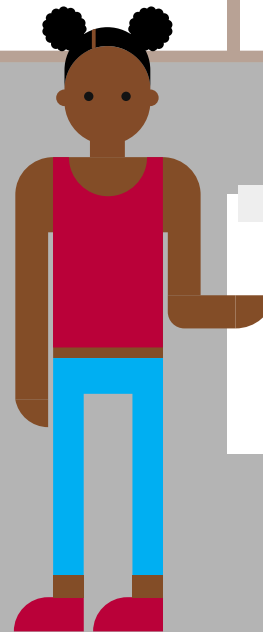
£5

2

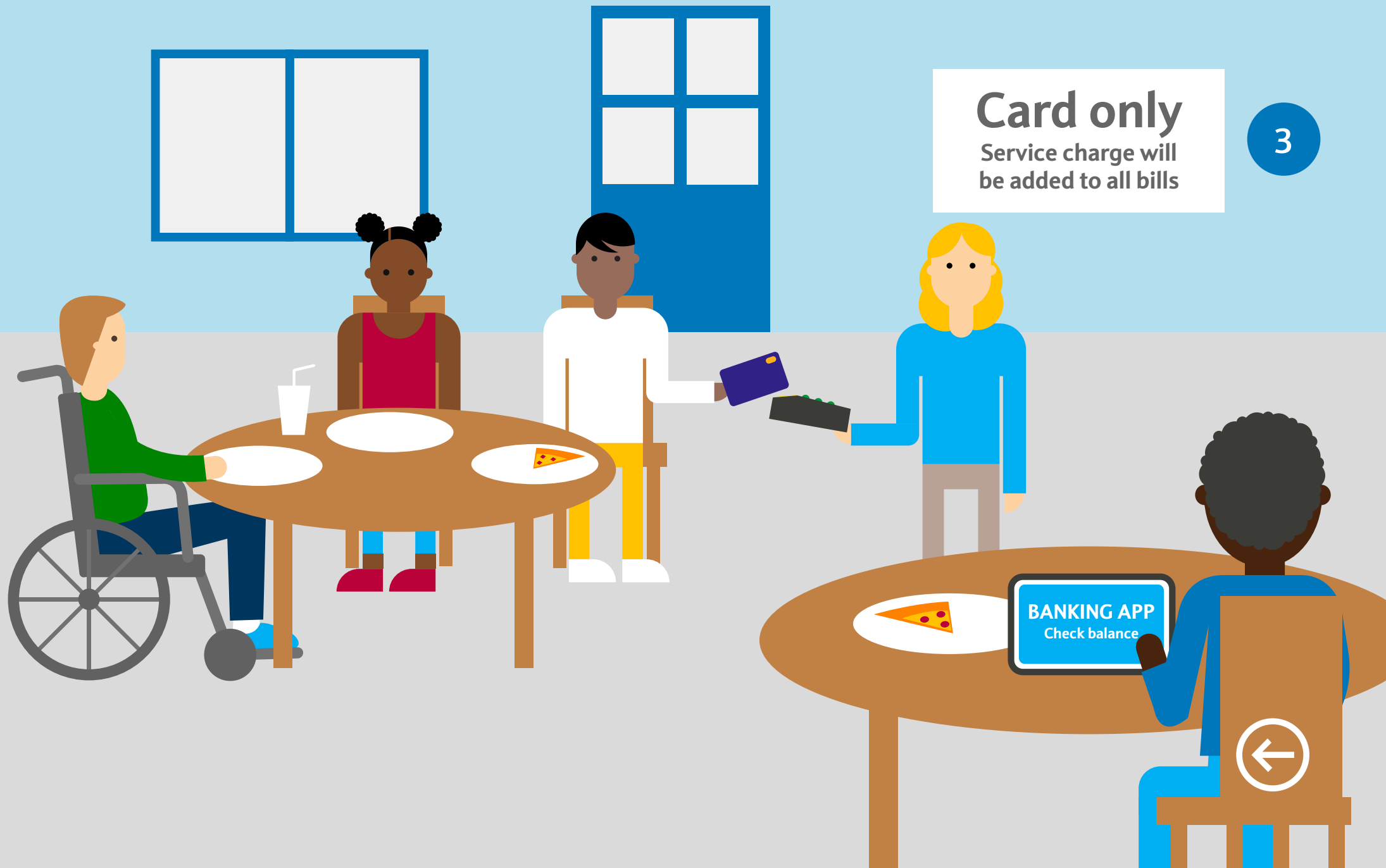


£30

**Free**  
game with  
every games  
console



There is an app which gives you extra points to help with the game. Could Samir have been charged for the app when buying the game?



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**BANKING APP**  
Check balance

Samir didn't notice that there was a sign about a **service charge** that would be added to his bill, so while he budgeted £10 to pay for his meal he did not include any additional money that he would need to pay on top of this.

## Card only

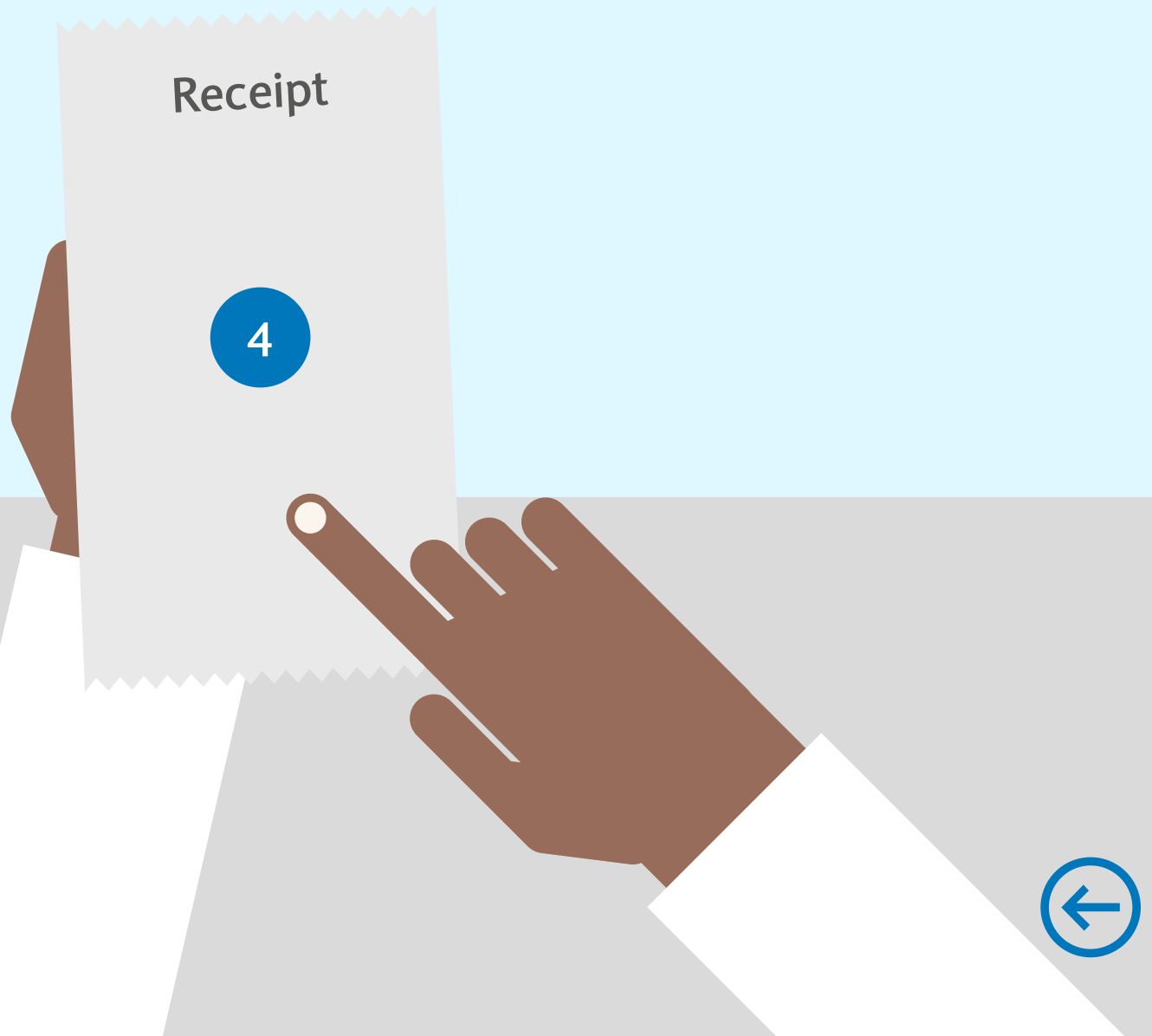
Service charge will be added to all bills

3



## Where do you think the missing money went?

- Samir did not add his budget up correctly
- Samir purchased an app as well as the a console game
- Samir payed a service charge for his lunch without realising



Alex suggests that Samir could check his receipts and see where the money may have been spent. Samir can see that he did not pay a service charge at the restaurant, but he has been charged for the app at the computer game shop.

