

# 1. Savings Card: "The New Bike"



Scenario: You want a new bike that costs £150, but you only have £50 saved up.

Question: Do you save up for a few more months or buy a cheaper bike now with your £50?

Action: If you decide to save, you'll need to wait 3 months to reach the full amount.

## 2. Loan Card: "The Emergency Loan"



Scenario: You want to go on a  
Scenario: Your phone broke,  
and you need a new one for £200. You  
have £50 saved up. A friend offers to  
lend you £150, but you must pay them  
back in a month with £160.

Question: Do you take the loan or save  
for a few months to buy the phone  
without borrowing money?

Action: If you take the loan, you must  
pay back £160 in a month.

### 3. ISA Card: "The Long-Term Goal"



Scenario: You want to save for a big trip in 3 years. You can choose to put £100 in a regular savings account, or £100 in an ISA (which will grow tax-free).

Question: Which one do you choose and why?

Action: Think about which option would give you more money in the long run.

## 4. Stocks Card: "Investing In A New Company"



Scenario: You have £50 to spend. A new company is offering shares at £5 each. If the company does well, the shares might go up in value.

Question: Do you buy 10 shares, or do you save your £50 for something else?

Action: Consider the risks of investing in a company that might succeed or fail.

## 5. Loan Card: "The School Trip"



Scenario: You want to go on a school trip that costs £120. You only have £50. A family member offers to lend you the £70, but you must pay them back in two months with an extra £10 for interest.

Question: Do you take the loan, or do you save up your £50 and wait until you have enough money?

Action: If you take the loan, you will have to pay £80 back in total.

## 6. Savings Card: "The Weekend Away"



Scenario: You want to go on a weekend trip with friends, but it costs £80. You have £30 saved up and need to decide whether to save more or take money from your allowance to cover the rest.

Question: Do you save up the extra £50, or take the money now and reduce your savings?

Action: Saving up will take you 2 more weeks, but taking money from your allowance will reduce your savings goal.