

## Assembly Presenter Notes

### Slide 1: Introduction – Understanding banks, money and the future of finance

**Key message:** Money affects our lives every day, even when we don't notice it.

**Presenter notes:**

- You may wish to play the song 'Money, Money, Money' by ABBA as the students enter the hall.
- Welcome students and briefly explain that today's assembly is about money and banks.
- Emphasise that money is something we all use, but we don't always stop to think about how it works.
- Let students know there will be chances to think, respond, and take part.

### Slide 2: How do we pay for things?

**Key message:** There are many ways to pay, not just cash.

**Presenter notes:**

- Ask students to put their hands up as they think of one, two, then three ways to pay.
- Keep going until there are just a few hands left and ask if they'd like to name some.
- As the methods appear on screen, point out how many of them are digital rather than physical.
- Highlight that most students already rely on banking systems without realising it.

### Slide 3: Imagine if we couldn't pay

**Key message:** Modern life depends on payments working smoothly.

**Presenter notes:**

- Ask students to imagine a normal day without being able to pay for anything.
- Prompt examples: transport, food, online games, subscriptions, school trips.
- Emphasise that our lives would quickly grind to a halt.
- Reinforce that money management affects almost every part of daily life.

### Slide 4: Banking on it

**Key message:** Banks play a crucial role behind the scenes.

**Presenter notes:**

- Explain that banks are organisations that deal with money every day.
- You might want to ask students what they think banks actually do.
- Acknowledge that we often only notice banks when something goes wrong.

### Slide 5: Safe! (Cash under the bed)

**Key message:** Keeping money at home is risky.

**Presenter notes:**

- Ask students to imagine everyone storing cash under their beds.
- Encourage them to think of problems: theft, fire, losing money.
- Link this to why people need somewhere safer to store money.

### **Slide 6: Safe! (How banks protect money)**

**Key message:** Banks use multiple layers of protection.

**Presenter notes:**

- Explain physical security: vaults, thick walls, alarms.
- Explain digital security: encryption, PINs, fingerprints, Face ID.
- Reassure students that in the UK, money is protected by the government if a bank fails.
- Emphasise trust as a key part of banking.

### **Slide 7: Banks grow money!**

**Key message:** Savings earn interest.

**Presenter notes:**

- Introduce the idea of interest as a reward for saving.
- Explain that interest is paid as a percentage each year.
- Reinforce that the more you save, the more interest you earn.

### **Slide 8: Interesting stuff! (Interest example)**

**Key message:** Interest adds up.

**Presenter notes:**

- Walk through the £100 at 5% example slowly. Explain that when you hear 5% interest, it doesn't always mean the same amount. If interest is added once a year, £100 becomes £105. If it's added every month, your money grows a little faster and becomes £105.12. On bigger amounts, like £100,000, that small difference adds up to about £120 more each year.
- Ask students to calculate larger examples.
- Celebrate correct answers and explain that this is how savings grow over time.
- Reinforce that banks help money grow, not just store it.

### **Slide 9: Banks lend money!**

**Key message:** Banks make big purchases possible.

**Presenter notes:**

- Explain that most people could not buy a house without help.
- Introduce the term mortgage and explain it simply.
- Mention other loans: education, businesses.
- Emphasise responsible borrowing and long-term repayment.
- Explain that banks charge customers to borrow money – it is essentially interest in reverse.

### **Slide 10: Banks help you track your spending**

**Key message:** Spending and tracking money relies on banks.

**Presenter notes:**

- Refer back to the long list of payment methods from earlier.
- Explain that banks process and record these transactions and present them back to you as your bank balance.
- Highlight how these account records that banks provide help people see where their money goes.

### **Slide 11: There is a way of using currency without banks...**

**Key message:** Cryptocurrencies are different from traditional money.

**Presenter notes:**

- Explain that most countries have a traditional currency. The UK uses pounds, and the USA uses dollars, both of which have a physical and digital version.
- Explain that there's a technology movement that introduced a completely new currency movement which is fully digital and not physical, and it is called cryptocurrency.
- Introduce blockchains and digital wallets in simple terms.
- Emphasise that most shops do not accept cryptocurrency.

### **Slide 12: Cryptocurrencies (Risks)**

**Key message:** Cryptocurrencies are risky.

**Presenter notes:**

- Explain that prices rise and fall based on demand.
- Highlight that values can drop very quickly.
- Emphasise that cryptocurrencies are not protected by governments or banks.
- Make it clear this is not advice to invest.

### **Slide 13: Spot the banking**

**Key message:** Banking is everywhere.

**Presenter notes:**

- Challenge students to notice money changing hands during the day.
- Explain that this usually won't involve cash.
- Also note that there are other ways money is exchanged, like cashpoints, and tap machines at checkouts.
- Reinforce that banks make every one of those transactions possible.

### **Slide 14: Banking in the future**

**Key message:** The future of money is changing fast.

**Presenter notes:**

- Remind students how recent contactless payments are.
- Share the example of Sweden moving towards being cashless.
- Ask students to think about what money might look like in their lifetime.
- End with the idea that old coins and notes are even be seen in museums now – and one day, museums will be the only place you can see them, as we'll have gone completely digital!

**Closing note for teachers:** Encourage curiosity and questions, especially around saving, spending and digital money. The goal is understanding, not technical detail.