

MUSEUM OF LONDON DOCKLANDS



Money Matters

Teachers' guidelines to support the interactive whiteboard
Money Matters presentation

Teachers resources

Primary programme

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Curriculum links

Links between presentation pages and KS2 National Curriculum programmes of study

National Curriculum Knowledge, skills and understanding	p.1	p.2	p.3	p.4	p.5	p.6	p.7	p. 8	p. 9	p.10	p.11	p.12
Citizenship/PSHE												
Developing confidence and responsibility and making the most of their abilities	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Developing a healthy, safer lifestyle									✓			✓
History												
Chronological understanding			✓					✓				
Knowledge and understanding of events, people and changes in the past			✓	✓	✓	✓	✓	✓	✓	✓	✓	
Historical enquiry			✓	✓	✓	✓	✓	✓	✓	✓	✓	
Organisation and communication			✓	✓	✓	✓	✓	✓	✓	✓	✓	
Britain since 1930				✓	✓	✓	✓	✓	✓	✓		
Mathematics (Ma2)												
Using and applying numbers					✓		✓	✓				✓
Numbers and the number system					✓		✓	✓				✓
Calculation					✓		✓	✓				✓
Solving numerical problems					✓		✓	✓				✓

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Primary programme

Introduction

This cross-curricular interactive presentation has been developed to introduce KS2 pupils to key concepts about money and the importance of numerical knowledge, understanding and skills in every day life.

Through an investigation into money, shops and shopping in World War II, the presentation explores what money is, how it is used and why it is needed. Whilst expanding their knowledge and understanding of money and its use in the past, pupils are encouraged to make connections to their own lives. The resource aims to consolidate pupils' understanding of the need for numerical skills and knowledge through problem solving activities which can be edited to suit the needs of your class.

The presentation can be used as a cross-curricular, stand alone resource to support classroom teaching, or as part of the preparation for a visit to the Museum of London Docklands. Whilst the curriculum focus of the presentation is Citizenship/PSHE and History, it also reinforces mathematical knowledge and understanding.

For those schools visiting the Museum who have booked the Money Matters teaching session, the resource introduces background information about World War II that will be reinforced and expanded upon during the visit. Those who are not visiting the Museum may wish to concentrate on pages that target money, social history and numeracy, deleting those with a specific historical focus on World War II (e.g. pages 8 and 9) as appropriate.

Linked to the different pages in the presentation, these guidelines provide suggestions for using it, answers to questions, suggestions for widening discussion further, plus additional information for teachers.

Using the presentation

The presentation is intended to be teacher-led and used with an interactive whiteboard, either with a small group of pupils at a time or with the whole class. It has been developed using SMART Notebook version 10; we recommend that you have the most up-to-date version of this software on your computer.

If working with the whole class, teachers may want to divide the class into groups or 'teams'; the questions can then be presented as a challenge for the groups to solve. Each group is given a few minutes to agree their answer(s) before feeding them back to the class and finding out if they are correct. The groups could keep a score of their correct answers and total them up at the end.

Some questions involve mathematical calculations. Teachers may need to edit these to suit the needs of their class and will need to decide, in advance, if they will be mental arithmetic challenges or if the pupils can use pencils and paper or calculators.

Page 1: Money Matters

Image: Shoppers in the Museum of London shop, 2010

Suggested questions to introduce presentation:

- What do *you* think money is? (e.g. notes, coins, gift vouchers, credit cards)
- How do *you* use it? (e.g. buy items from shops, save up for something you want)
- Why do *you* think you need it?

Page 2: Why do shops and shoppers need money?

Learning outcome: Pupils will have a basic understanding that money is an efficient means of exchanging goods and services, that it can be saved and that it is used to set prices.

Image: Sainsbury's store, Bybrook

Activity: Pupils discuss the statements on the balloons. When they have agreed their answers, volunteers can come out and 'pop' the balloons to reveal the answers underneath.

Answers

- Shoppers need money to save up for expensive items: **True**
- Shops need money to buy stock: **True**
- Shops need money to pay their workers: **True**
- Shoppers need money buy goods : **True**

Suggested extension questions

- What else do shops need money for? (e.g. to pay for heating, lighting and refrigeration)
- What else do shoppers need money for? (e.g. to pay for petrol or public transport to get to out-of-town shops)
- How do we pay for goods in shops today? (e.g. coins, notes, credit/debit cards)
- If we didn't have money what would we have to do? (e.g. barter)
- What are the disadvantages of bartering? Are there any advantages?

Additional information

Money is often seen as having three different roles. Firstly it can be used as a medium of exchange, for trading goods and services. Secondly it is used as a unit of account, a standard unit of measurement of the market value of goods and services. Thirdly it acts as a store of value which can be saved in order to use later. Bartering is a form of trade whereby goods and services are directly exchanged for other goods and services, without using money as a medium of exchange. Today it is still sometimes practised on an informal basis between individuals in Britain, usually members of the same community, although some internet sites have been set up to facilitate it on a wider basis.

Page 3: How have shops changed?

Learning outcomes: Pupils will have some knowledge of how shops have changed over the past century and be able to place this within a chronological framework.

Images: Sainsbury's shop, 87 Chalton Street, Somers Town, c. 1904; Sainsbury's shop (unknown), 1940s; Sainsbury's Crawley store, 1960s; Sainsbury's superstore, Oakley

Activity: Pupils discuss what they can see in the pictures. What differences are there between the appearance of the shop fronts, the size of the shops and their location? Are there any similarities? What other clues are there about the dates of the photographs?

When pupils have agreed their answers, volunteers can come out and drag the images into the correct place on the timeline. The teacher will reveal whether they are correct. (N.B. The 'undo' button enables you to reset the images.)

Answers

- **1900s:** black and white photo, corner shop, assistants standing outside
- **1940s:** black and white photo, shop in middle of high street, flats above
- **1960s:** black and white photo, town centre shop, offices above
- **2000s:** colour photo, out of town superstore

Suggested extension questions

- What do you think have been some of the biggest changes to shops over the past 100 years?
- Where do you, and your parents/carers, shop today? (e.g. high street, town centre, out-of-town stores, online)

Additional information

In the early 1900s many shops still displayed some goods on trestle tables in the street, much like market stalls. By the 1940s, although there were large department stores in cities like London, there were still lots of smaller shops in every town or village high street. As in the early 1900s, most of these were family owned, specialising in a particular product or products (e.g. butchers, bakers, ironmongers, newsagents, chemists) while the owners themselves lived in rooms above, or behind, the shop.

By the 1960s self-service shopping had been introduced in most large shops. As more people owned refrigerators and cars, large supermarkets opened in town centres for people to do a weekly shop. Stores became brighter and more colourful with all glass frontages so that people outside could see the whole interior. Between the 1970s and the 1990s, the difficulty of parking in town centres led to the growth of out-of-town shopping centres and superstores selling everything from food and drink to clothes and electrical appliances. Today the emphasis has shifted back towards the high street with the opening of smaller 'local', 'express' and 'metro' food stores.

Page 4: What were shops like during World War II?

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Learning outcomes: Pupils will have some knowledge of what shops were like during World War II and be able to use appropriate vocabulary to describe them.

Image: Wartime Sainsbury's shop in disused Wesleyan church (East Grinstead)

Activity: Pupils can discuss what they already know about the war and describe what they can see in the picture. What does the shop sell? What sorts of food items are on the shelves? Can you see any chilled or frozen food? Why not? How would some items be weighed? Can the customers serve themselves? Volunteers can come out and drag the labels into the correct positions.

Answers

Correct labels: counter, scales, price list, shelves, basket, assistants, customer

Incorrect labels: cash till

Suggested extension questions

- What are some of the main differences between this shop and a food shop today? (e.g. range of food sold, self-service shopping)
- Do your parents/carers shop for food every day or do a 'big' shop once a week or once a month?
- Why did people in the past have to shop for items like milk, butter and meat everyday? (e.g. no fridges or freezers at home; no cars so had to carry what they bought – or pay for home delivery)

Additional information

There was no self-service shopping in Britain until the 1950s. Instead, customers had to queue to be served by a shop assistant behind the counter. In larger stores, customers had to queue at separate counters for each department (e.g. dairy, meat, groceries). Goods were displayed on wooden shelves behind the counter, or on the counter itself, and prices were printed or written on cardboard labels and boards. There were no cash registers or tills; male shop assistants were expected to add up in their heads although women were allowed pads and pencils during the war (see page 10).

By the 1930s many goods were sold ready packaged in packets and jars while tinned goods had become increasingly popular. Goods such as meat and cheese, however, were not pre-packed and were weighed on scales to order, as items from a delicatessen counter are today. Pre-frozen products such as New Zealand lamb, and sometimes perishable products like cheese and butter, were stored in large ice boxes at the back of the shop or in the basement. However, as very few people owned refrigerators and there were no home freezers, there were no frozen or chilled ranges of food as such and most customers would shop daily for perishable items. Food shortages during the war led to many empty shelves. As there were also paper shortages, customers brought their own shopping baskets or bags.

Page 5: How has money changed?

Learning outcomes: Pupils will have knowledge of the units used in pre-decimal currency and be able to solve simple numerical problems using this currency.

Image: Shopper buying eggs with ration book in hand, 1940s

Activity: Pupils can discuss the money we use today in Britain. How many pence make £1? What was different about pre-decimal money? Which times tables did you need to know well when you went shopping?

The teacher may wish to use the 'Work out the answer here' box, or add an additional page to the presentation, to demonstrate possible ways to solve the two problems (e.g. 12×3 or 3×12 or $12+12+12$). Pupils can then calculate the answers and give their answers in shillings and pence. The teacher will reveal if they are correct.

Answers

- A dozen eggs will cost 3 shillings.
- The shop assistant will need to give 17 shillings change.

Suggested extension activities

- Set pupils the same two problems, changing the price of the eggs (e.g. 4d, 9d)
- Older pupils can also practice using fractions (e.g. $2 \frac{1}{2}$ d, $3 \frac{1}{4}$ d)

Additional information

Before decimalisation in 1971, the British pound was divided into 20 shillings and each shilling into 12 pence, making 240 pence to the pound. The symbols 's' and 'd' were derived from the Latin words 'solidus' and 'denarius', names for Roman coins.

The pound has been used as a unit of account in Britain since Saxon times, when silver pennies were the standard coin in use; 240 silver pennies were equivalent to one pound weight of silver. A coin called a schilling, or shilling, was in use in Scotland from the early middle ages and in England from Tudor times. The pre-decimal system of currency was made the common currency of Britain by one of the Articles in the Acts of Union (1706 and 1707) which created the United Kingdom of England, Scotland, Wales and Ireland.

The official name for British currency is 'pound sterling'.

Learning outcomes: Pupils will have some knowledge of the names and appearance of pre-decimal coins and a basic appreciation that money can be anything that has a generally agreed value.

Images: George VI farthing, George VI penny, Elizabeth II threepence, George VI sixpence

Activity: Pupils can look at the images of the coins. Why is this side of a coin known as a 'head'? Look at the names of the coins. Do you know which had the highest value and which the lowest? Volunteers can then come out and drag the names of the coins under the images. By clicking in the centre of the coin, they can turn it over to see the 'tail' and its value. (N.B. The relative sizes of the coins are not to scale.)

Answers

Correct labels: farthing, penny, threepence, sixpence

Incorrect labels: halfpence, florin, shilling, halfcrown

Suggested extension questions

- What coins do we use in Britain today?
- What do we use for larger amounts? (e.g. £5 notes)
- Why do you think paper notes were invented? (e.g. to save people having to carry around large bags of coins)
- Why do you think plastic bank cards were invented?
- Do coins, paper notes or plastic bank cards have any actual value?
- Do you know what people in ancient civilisations used as money? (e.g. cacao beans used as currency by Mayans, cowrie shells by Ancient Chinese)

Suggested extension activities

- Re-arrange all the coin name labels, including the 'incorrect' ones, so that they are in value order from lowest to highest.
- Set the class mathematical problems to solve using the coins, depending upon age and ability (e.g. How many farthings were there in 2 pennies? How many threepences in £1?)

Additional information

There were 8 coins in common use in Britain in the 1940s: farthing (worth $\frac{1}{4}$ penny), halfpenny (pronounced haypenny), penny, threepence (pronounced thruppence), sixpence, shilling, florin (worth two shillings) and halfcrown (worth two shillings and sixpence). Crowns (worth five shillings) were minted on special occasions but not in general circulation.

Bank notes were used for larger amounts: 10 shillings, £1, £5, £10 and £20.

Page 7: How much did food cost?

Learning outcome: Pupils will be able to interpret a price list in pre-decimal currency and be able to solve numerical problems using one.

Image: Fresh meat price list, 1940 (detail)

Activity: Pupils can talk about the items on the price list. Do we buy similar items today? How much did each of the items on the list cost, in shillings and pence? What system was used to weigh the items? (pounds and ounces) Do you know how many ounces made one pound? (16) What system do we use today? What are the units in this system?

Volunteers can come out and click in the centre of the dice. Each 'roll' of the dice shows a different amount of different items to buy. The teacher may wish to use the 'Work out your answer here' box to demonstrate the calculations needed to solve the problems. Pupils can then calculate the cost of the different items (in shillings and pence). The teacher will reveal if they are correct. Older pupils can also calculate the total cost.

Answers

- 2lb of ox tripe @ 8 pence per lb = 1 shilling and 4 pence
- 6lb of pig's liver @ 1 shilling and 2 pence per lb = 7 shillings
- 3lb of pig's fry @ 10 pence per lb = 2 shillings and 6 pence
- 4lb of ox tails @ 1 shilling and 2 pence per lb = 2 shillings and 8 pence
- 12 cowheels @ 9 pence each = 9 shillings
- 5 sheep's heads @ 6 pence each = 2 shillings and 6 pence

Total cost: 25 shillings or £1 and 5 shillings

Suggested extension activities

- Different 'shopping lists' can be given to different groups. Each has to calculate the cost of their items.
- Different budgets can be given to different groups. What will they choose to buy with their money?

Additional information

Before decimalisation, prices were usually written with slashes between the shillings and pence. Goods priced at two shillings and sixpence, for example, would be written as 2/6, which was simply called '2 and 6' in spoken language. Prices over £1 but less than £2 or £3 were still usually expressed as shillings (e.g. 25/-).

The imperial system of weights and measures was first defined in the British Weights and Measures Act of 1824. It was known as the imperial system as it was used across the British Empire. Today Britain has officially adopted the metric system, although imperial weights and measures are still in widespread use.

Page 8: How much is that in modern money?

Learning outcome: Pupils will have some knowledge of the relationship between decimal and pre-decimal money systems and be able to convert prices from one to the other, using multiplication and fractions.

Image: Packaging illustrating pre-decimal and post-decimal pricing, c.1971

Activity: Pupils can talk about the decimal system. How many (new) pennies make a pound? Do they think it is easier than the 'old' system? If so, why?

The teacher may wish to use the 'Work out your answer here' box, or add an additional page to the presentation, to demonstrate the calculations needed to solve the problems. Pupils convert the prices on the stars into decimal money. Volunteers can come out and use a whiteboard pen to cross through the old prices and write in new prices. The teacher reveals whether or not they are correct.

Answers

5/- = 25p, 12/- = 60p, 10/- = 50p, 6d = 2½ p, 7/6 = 37½ p

Suggested extension questions

- Why is the system we use today called 'decimal'?
- Older pupils can discuss the relationship between expressing numbers as fractions and as decimals.
- Do people in other countries today use the same money as people in Britain?
- Have you ever been on holiday/visited family overseas and used different money? If so, what? (e.g. euros, dollars, rupees) Can you remember/do you know if these are decimal systems too?

Additional information

Decimalisation of the British currency had been debated by Parliament (and rejected) as early as 1824. Campaigners argued that it would simplify monetary calculations and make the currency easier for foreign traders and visitors to understand. Various decimal systems were proposed but the one finally adopted, on 15 February 1971, kept the British pound and divided it into 100 'new pence'. The symbol 'p' was adopted for 'new pence' so the name quickly became abbreviated to 'pee' in everyday language; in 1982 the word 'new' was removed from the wording on coins.

The decimal system was generally accepted by most people in Britain. It was unpopular with some, particularly elderly people who found it difficult to measure value for money using the new currency. Some people also blamed a rise in food prices during the 1970s on the change; as there was no decimal equivalent for the 'old' penny, it was believed that small retailers were rounding prices up rather than down. Large companies like Sainsbury's, however, publicised that they rounded prices down.

Page 9: How easy was it to buy food during World War II?

Learning outcomes: Pupils will be familiar with the term 'rationing' and have some understanding of why and how it was introduced during World War II.

Images: Sugar salvage during World War II, remains of No. 7 Warehouse, West India Quay; ration books, 1940s; 'Fair shares' butter poster, 1940s

Activity: Pupils can talk about what the word 'rationed' means, what they can see in the pictures and the answers to the questions (they may need some clues to help them with this). When pupils have agreed upon answers to the questions, volunteers can come out and click in the centre of them. The questions will turn around to reveal the answers.

Answers

- [Some food warehouses] were destroyed in air raids.
- [Food was rationed] so that everyone got a fair share.
- Every man, woman and child [needed a ration book].

Suggested extension questions

- Do you think rationing was a fair system?
- How do you think a ration book was used?
- What effects do you think the food shortages, and rationing, had?
- What could people do to supplement their rations?
- Why do you think many people had a healthier diet during the war than they'd had before?

Additional information

Since the 1800s, British farmers and food factories had been unable to supply sufficient food for the increasingly urban population. By the time war broke out in 1939, Britain relied heavily upon foreign imports of everything from fresh eggs to canned fruit and vegetables. During the war, German U-boats targeted British ships bringing food, whilst docks and warehouses were targeted by air raids and some former food factories changed production to supply munitions for the war effort. These factors combined led to food shortages.

Ration books, issued by the Government to every man, woman and child, came into force in January 1940. The system was very complex, with foods such as butter, bacon, sugar, meat, preserves, tea and cheese rationed at different times and in different ways – some by weight and some by value. Customers had to register with a particular shop to get their rations and coupons in the ration book had to be crossed or clipped out by the shop. The complex system, combined with shortages of other groceries, led to long queues developing outside shops when deliveries arrived.

Many people, however, had a healthier diet during the war than before. People ate more fresh vegetables and less red meat and saturated fat, while poor children were given free milk, cod-liver oil and orange juice.

Page 10: How else was shopping in the war different?

Learning outcome: Pupils will have an increased knowledge of the impact of World War II on civilians in Britain.

Activity: Pupils can suggest other ways in which the shopping during the war might have been different. How did air raids affect shops and shoppers? What did many men do during the war? How would this have affected shops and factories?

A volunteer, or the teacher, can then click on the dice to 'roll' it and see different images. This could be done quickly, with pupils calling out 'Stop!' if they think they know the title of the picture.

Answers and images

- **Bombed shop:** East Grinstead Sainsbury's branch, destroyed during Blitz
- **Emergency shop van:** one of two Sainsbury's vans converted to serve shoppers
- **Temporary indoor shop:** wartime Sainsbury's shop in disused Wesleyan church (East Grinstead); the shop stayed open until 1951
- **Temporary outdoor shop:** Sainsbury's shop set up on trestle tables, Stamford Hill
- **Women factory workers:** female workers at Sainsbury's factory, Blackfriars
- **Female butcher:** Sainsbury's butcher with pig

Suggested extension questions

- What can you see in each of the pictures?
- What changes did the war bring about?
- How do you think these affected people?

Additional information

When the Blitz first started (September 1940) most shops closed at the sound of the air raid siren and shoppers took shelter in air raid shelters. As the war continued, many shops stayed open and staff and shoppers would shelter in basements or under the counters when the bombs got too close. Some shops were so badly damaged, or even destroyed, during raids that emergency vans and temporary shops were used to ensure that customers got their rations.

Before the war shop assistants were usually male. Single women had been employed in shops since World War I but usually had to leave once they married. During World War II, men were called up to serve in the armed forces and young single women were called up to do war work too. As a result, shops had to relax their regulations and employ married women. Women also did other jobs that had previously been thought of as men's work such as working as managers, butchers and porters, and heavy work in factories and gas works.

Page 11: How can we find out more about shops in the past?

Learning outcomes: Pupils will have some knowledge of different kinds of historical evidence, where it can be found and the language used to describe it.

Images: Sainsbury's price list, Christmas 1916; can of dried eggs, 1940s; Easter display of eggs, Sainsbury's shop, North End, Croydon, early 1900s

Activity: Pupils can discuss any museums that they have visited in the past. What did they see/do there? Do they know what an archive is? Using the headings in the table, they can talk about the different sorts of historical evidence (or 'clues') they might find in them and try to give examples of the different types. Volunteers can then come out and click in the centre of the cell shades to reveal the examples underneath. (N.B. The 'undo' button enables you to reset the cell shades.)

Suggested answers

documents e.g. price lists, diaries, letters, newspaper articles

images e.g. old photographs, paintings, cartoons, posters

objects e.g. objects used in shops, homes, factories

Suggested extension questions

- What other kinds of historical evidence/clues are there? (e.g. buildings, oral accounts, maps, old films and radio broadcasts)
- Older pupils could discuss what and how we can learn from the different types of evidence (e.g. we might be able to handle objects and work out what materials they are made out of, how they were used, who would have used them and what they were used for)

Groups visiting the Museum of London Docklands and the Sainsbury Archive

- What might you see on your visit? What might you do?
- What are you looking forward to most?

Additional information

The galleries of the Museum of London Docklands, housed in a former sugar warehouse at West India Quay, tell the story of the development of London's port and docks and of the local East London communities. Its exhibits include artefacts, maps, photographs, films, models, full-size reconstructions, interactive exhibits and audio visual displays.

The Sainsbury Study Centre, housed within the Museum, is home to The Sainsbury Archive which documents the history and development of the food retailer. Its collection includes objects, photographs, uniforms, advertising, packaging, company magazines, account books, letters and staff records.

Page 12: Why does learning about money matter to me?

Learning outcomes: Pupils will have a greater understanding of budgets and budgeting, of the need to look after their money and to plan how to spend it, save it or give it away.

Image: Apple and banana

Activity: Pupils can discuss the lunch options available and how much they cost. Which is the most expensive item? Which is the least expensive? Which items offer good value for money? Which ones seem to be poor value? Which items are healthy eating options? Which items would have a lot of fat or sugar in them?

The groups can then plan how to spend their £2.50 budget. They can report back on what they spent, why they chose their items and how much change they have. Will they spend the change, save it or give it away?

Suggested extension questions

- What does the word 'budget' mean?
- How do you get money? (e.g. given as pocket money by parents, as gifts by family, earned in exchange for doing jobs at home)
- How can you 'save' money in shops? (e.g. special offers, 'buy-one-get-one-free' deals)
- How else could you save money on your lunch? (e.g. make it at home, buy large packs and share with a friend)
- Is cost always the most important thing when deciding whether or not to buy something?

Plenary

Pupils can discuss what they have learned from the presentation about money. How do they decide what to spend their money on? Have they ever saved up for anything? Do they save any money in a bank or building society account? Have they ever raised money to give to charity? How important is money to them?

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