



SCHOOL OF THOUGHT WEBINAR

THURSDAY 13TH OCTOBER, 4PM

Supporting Vulnerable Children in the Cost-of-Living Crisis



Education

imagine
HEALTH



BBC

Children
in Need

Supporting Vulnerable Children through the Cost of Living Crisis

Dr Ian Gargan; Clinical Director Imagine Health





“Education is one of the most powerful tools in lifting vulnerable children and adults out of poverty”

UNESCO

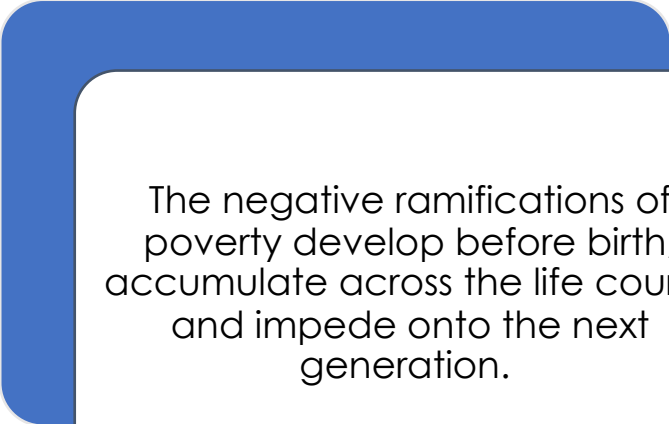

There were almost **4 million** children living in poverty in the UK in 2020 and 2021.

- equals to **over a quarter of children** or 8 in a typical classroom of 30.

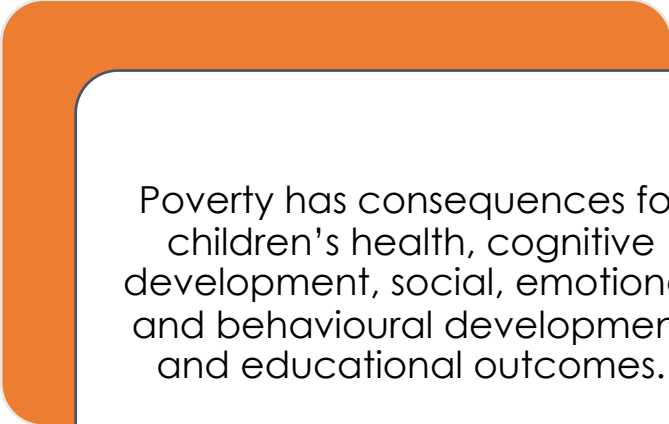
Recent data underlines that **over 90%** of children in the age group **11-18** are aware that there is currently a cost of living crisis and approximately **3/5** of the same age group are concerned that their guardians don't have sufficient funds for their wants and needs.





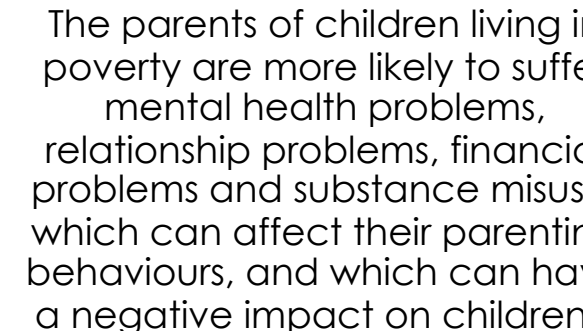
The Impact of Poverty on Children



The negative ramifications of poverty develop before birth, accumulate across the life course and impede onto the next generation.

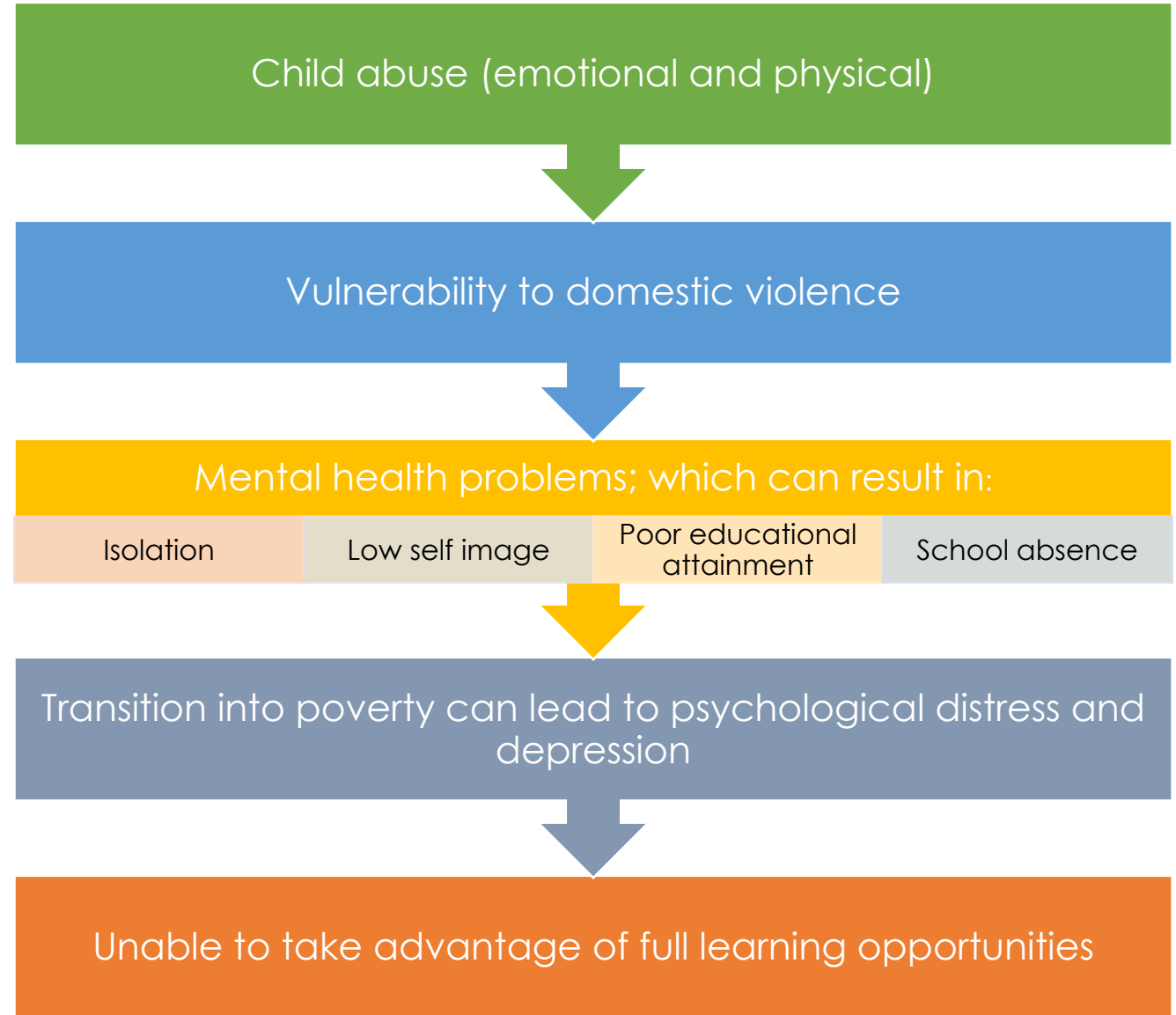


Poverty has consequences for children's health, cognitive development, social, emotional and behavioural development and educational outcomes.



The parents of children living in poverty are more likely to suffer mental health problems, relationship problems, financial problems and substance misuse, which can affect their parenting behaviours, and which can have a negative impact on children's outcomes too.

Unanticipated Repercussions of living in Poverty for Children





Questions for our Schools

- How much does it cost to be a parent of a child at your school?
- Are there additional costs facing parents that could be mitigated or erased?
- Is your school disseminating awareness to all parents about available financial supports?
 - Is this information clear and accessible?
- Do all parents know what their entitlements are using their National Insurance number?
 - If not, is there a way to make this information more readily available?
- Which children are participating in all aspects of school life?
 - Are there any students who are not? Is there more that can be done to include them?

Schools can Help to Ease the Burden

- **Review charitable events** - Are school fundraisers necessary in the current climate?
- **Space trips and events out** - Consider reassessing the importance of foreign school trips or those taking place over night, it will likely diminish the financial burden on parents.
- **Provide a breakfast club** – Are your schools participating in the National scheme?
- **Establish Uniform swaps and sales** – Normalise the buying and selling of second hand uniforms, advertise it to all as an open event in the school.
- **Communicate and signpost** – clearly identify the available community and state supports across the school.
- **Teach financial literacy** to the children in your classroom, in an age appropriate manner.

Sharing Information with Parents

- The deliberate use of notice boards, letters, school websites, and social media profiles to direct parents to **support agencies, advise of their financial entitlements and highlight tangible money saving tips** is one of the most simple but effective forms of support that a school can offer.
- In sharing financial information to parents via all forms of communication, the school ensures that **everyone has equal access** to support, not just those who are assumed to be struggling.
- Schools should also generate means for parents to feedback and suggest; there may be particular financial concerns they have pertaining to their children that could be easily remedied with **open discussion and correct signposting**.



Why we Need to Talk to Children

Children notice and pick up on more than we realise; they may notice that increasing attention is focused on the economy on the news or they may hear their friends discussing their own family concerns.

They are sensitive to what goes on around them; they will sense tense atmospheres and communications at home.

They will notice cutbacks, increasing discussion about household finances and bills etc.

It teaches them the value of money, why parents need to cutback at times, and are limiting the buying of wants and focusing on needs.

Teaches them good life skills, e.g., saving and budgeting.

Evidence conveys that children who are spoken to and taught about finances, budgeting, saving, etc. have better outcomes in adulthood and are less likely to experience poverty themselves in later life.

Tangible Tips for Parents

Don't	avoid the Topic.
Lead	the Way with Questions.
Share	money prioritising strategies with age-appropriate children.
Do not allow	them to witness distressing conversations between the adults at home.
Keep	it simple and offer comforting reassurance.

- ❖ (For Parents) - Address any conversations about finances with children delicately, with specific consideration for age appropriateness.



Primary Students

Children this age can understand straightforward explanations about how the family are spending their money; underline that for the moment, money is allocated for essentials, or specific bills.



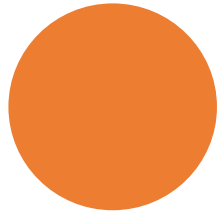
Early Adolescence

They can handle more in-depth discussions regarding money matters. You might explain to them that you must pay for the necessities first, hence you are unable to afford non "need" items right now. Explain that fashion and branded items are not currently purchases that the family can afford.



Teens

By engaging in discussions about money, teens can better comprehend its value and subsequently the meaning of the cost of living crisis. It can be beneficial for them to understand that it takes hard work to cover basic bills. Help them to understand what the household outgoings are each month and explain why they will increase.



Empower Children by Involving them in Cost Saving Measures at Home and in School

Children up to age 12

- Teach them to conserve energy; switching off lights, unused appliances, closing windows etc.
- Encourage them to pay attention to food wastage; start a compost box at home or in school.
- Ensure they turn off taps when not in use (teeth brushing etc.)
- Save spare coins in a piggy bank.
- Teach them to enjoy cooking at home.
- Encourage them to think of fun activities that the family can be involved in at home.

For older children (12+)

- Talk about vampire energy consumption; Explain that whilst one or two appliances might not make a significant difference to energy wastage, a whole household does.
- Explain that simply having appliances "plugged in" consumes energy (even when turned off!)
- Highlight that appliances with remotes soak up energy when not in use; televisions, game consoles, printers, stereos etc.
- Remind them that all items with timers and displays are also energy eaters!

Empowering all Students to Help at Home



Activities for the Classroom (10+)



Each day alternate a designated student to ensure no unnecessary lights are on in the classroom/toilets, doors and windows are closed and taps are turned off.



Have a daily news discussion in the morning, talk about current issues. This time could be used to explore the meaning of topical words and phrases such as "inflation", "cost of living" and "the economy" etc.



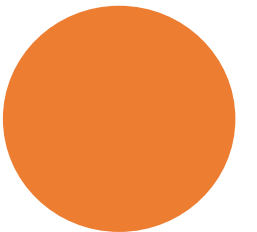
Ask the students to calculate the cost of making a specific meal (i.e., spaghetti bolognese), determine the key ingredients and ask students to approximate cost using a supermarket website.



Explore possible "meals on a budget ideas" with students, for breakfast, lunch and dinner. Twinkl have various recipe sheets that can be utilised in the classroom and taken home thereafter.

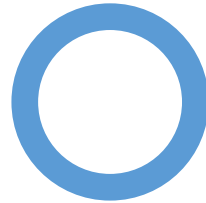


Ask students to list the types of outgoings their parents might have each month, i.e., bill types, mortgage, tax, groceries etc.



Tip Savings Activity (5-6)

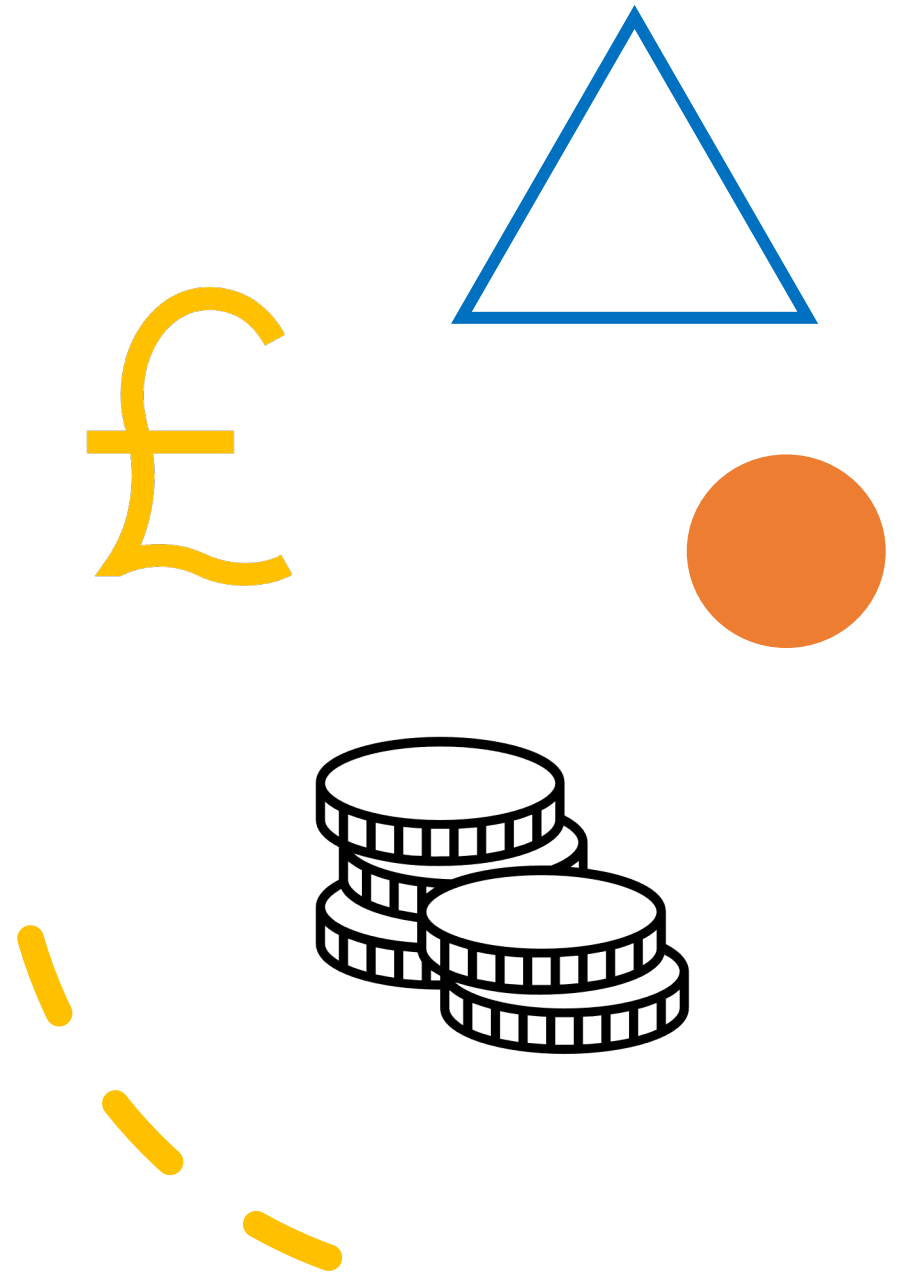
- Determine what they would like to save for so that the entire family may enjoy an activity.
- Ask them to draw a picture of the end result to help them visualise what they want to save for.
 - This will encourage them and keep them on track.
- Together, come up with ways to save money; switching off lights and unused appliances, making tea and coffee at home rather than buying out etc.
- Ask them to visualise their savings by drawing these ideas around their original goal picture.
- Enable them to oversee their own piggy bank or money box savings. Count the added savings each week until the goal is met!



The Desert Island Game (7-9)

“Desert Island” focuses on the significance of **prudent financial planning**:

- Ask students to make a list of the things they might want or need if they were stranded on a desert island.
- Ask the student to pick 7 of these to bring to the island with them in order to be able to survive (7 only!)
- Choose 7 items for yourself and compare what each of you have chosen.
- Give the student the chance to alter their selection and encourage them to explain the reasons why they have changed their mind.
- Discuss how, although not living on a desert island, we all still have to make decisions about wants and needs and what is a necessity or not.





What not to Do (At Home & in School)

Do not overshare with children the worst feasible outcome for the economy and the country. The same applies to the household, they should not be exposed to deleterious outcomes if it is unnecessary or being used as a means to frighten them into compliance.

Do not catastrophise

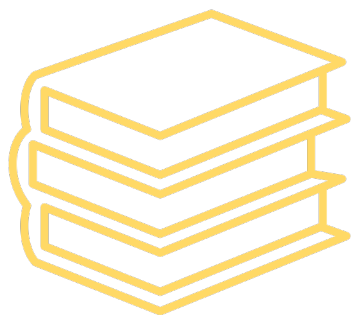
Do not compare different households or individual student's circumstances.

Do not be afraid as an educator to share personal anecdotes relating to the current climate; "I was shocked by how high my electricity bill was, I need to be more careful about switching off all the lights in my home" etc.

Do not expose children to hostile financial discussions.

Do not allow feelings of guilt to result in overspending or borrowing; it may feel good in the short term but is far more negative in the long term.

Do not be embarrassed about saying 'no' to outings, extras, family trips out or holidays.



“A teacher affects eternity,
they can never tell where
their influence stops”

Henry B. Adams





Education



FREE WEBINAR
SCHOOL OF THOUGHT SERIES

Minding the Attainment Gap During the Cost-of-Living Crisis

Thursday 20th October, 4pm

Join us and guest speakers from Lincoln Anglican Academy Trust, St John the Baptist Primary School and Bookmark Reading Charity in exploring:

- The effects of the current climate on vulnerable pupils and strategies to mitigate them
- How trusts are effectively allocating Pupil Premium funding to improve student outcomes
- How schools can develop low cost, high impact initiatives that effectively target, engage, and elevate attainment and wellbeing for disadvantaged pupils

Register here: bit.ly/mindingattainmentgap