

**BIG
ISSUE**

pocket

JULY 2024

MONEY



**Fun with money
this summer**

Summer adventures ahoy!

Did you know that kids and young people are more likely to earn cash during the summer months? That's why we've packed this magazine with advice and ideas for having fun with money this summer. Find out how to plan your school holiday adventures on a budget and get money-saving tips for a fun day out. You'll also learn how to stay safe online, including getting to grips with in-app spending and how to spot scams. Presenter Shanequa Paris shares her memories of summer jobs and how working in a busy Jamaican takeaway gave

her important skills that help her present the news on CBBC *Newsround*. Meanwhile financial influencer – or 'finfluencer' – Mr MoneyJar gives advice for young entrepreneurs, including how to set your prices and the risks of mixing business with friendship. Global superstar Taylor Swift is playing concerts around the UK this summer and she's also a star when it comes to giving money to good causes. So we show you how to be more like Swift, with ideas for putting the fun into fundraising and the benefits of giving to others.

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about Pocket Money

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**THE WEEK
Junior** **experian.**

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How to have holiday fun without breaking the piggy bank

Our top hacks and ideas mean you won't need to splash your cash. By Hannah Westwater

This summer holiday, you have the chance to go on exciting trips and make clever creations – without having to break into your piggy bank!

There are so many cheap and fun things to discover wherever you are in the UK, but it can be tricky to know where to start. Try visiting your local library, which – as well as bursting at the seams with wonderful books to read – might have free readings and workshops planned to entertain you and your family. A library will also have information about other days out in your area which won't cost a lot of money. Make sure you find out about any local museums or galleries which offer free entry.

Lots of train companies do deals that mean a train ticket will get you discounts on everything from theme parks and castles to aquariums and restaurants. Ask an adult to help you search online 2-for-1 deals and your local rail operator

(which might be National Rail or ScotRail, for example) to find out what's near you. Remember booking in advance is often cheaper than buying tickets when you arrive at an attraction.

There's loads of fun to be had exploring the outdoors too, and it won't cost your family a penny. Go to greenflagaward.org for a map which will show you lots of beautiful parks near you, and get ready to spot brand-new types of amazing plants, wildlife and creepy crawlies.

And if you're feeling crafty, there are loads of toys and games you can make using things that are already in your home. Ask your parent or guardian to let you look at what's in your recycling bin. Clean boxes and tubs are perfect for building new inventions. You only need some sticks, string and newspaper to make a kite – or set up a game of bowling using some empty plastic bottles as skittles!

*Feeling inspired?
Then let's get
planning!*

Decide if you want to go on a great day out or start working towards a goal that you could achieve by the end of the summer (or both!).

For a trip or day out, look for tools that could make your experience even better. For example, use the questionnaire on buglife.org.uk to identify insects you see outdoors, or download loads of free activities from the Woodland Trust website.

A longer-term goal might be to organise an adult-supervised litter pick in your neighbourhood, or to run further than you have before – check out the junior parkrun in your area, where you'll have fun running two kilometres with other kids for free.

Whatever you want to do, make sure you ask a parent or guardian to help you plan it. They'll make sure you keep safe and have the most fun possible.

66 your say



Clara Murray,
9, Belfast

I like to save my money, because I don't think I'll be able to get as much money as I need if I just spend it on little things. I like buying Lego. It takes me a few weeks or a month to save up for that. My favourite animal is a shark so this summer I'm saving up for a tour on sharks. Sharks are quite underestimated because people think they're very scary and eat people, but I think they're actually very friendly.

Treasure Hunt

Can you spot our cheery treasure chest? We've hidden seven within the pages of the magazine. Will you find them all?



What I learned from my summer jobs

If you're ready to earn some money, a job could teach you new skills – and be really fun. Just ask *Newsround's* Shanequa Paris. By Laura Kelly

As a presenter for *Newsround*, Shanequa Paris has reported on the World Cup, children's experiences of homelessness and even the UK's butterflies. She also offers top advice on Radio 1's *Life Hacks*.

But when she was a young teenager, she earned extra money during the school holidays by helping her dad out on building sites. "I used to go and help my dad at his work," she says. "I did a lot of cleaning, like brushing up the wood pieces and stuff. And I would make cups of tea."

Her dad would reward her with extra pocket money. But Shanequa didn't want to be a builder like her dad. Back then she dreamed of working with food, so she got a job in a Jamaican takeaway.

"I used to wash up, and prep the food. I still use the same recipe to make rice and peas that I learned from there."

The recipes weren't the only thing she learned from working in the hot and busy kitchen. "People want their food when they're hungry," she says. "It's just like for my job now – the news is not going to wait for me. So working towards deadlines was a great skill I picked up from catering."

Shanequa says she also got an early lesson in teamwork. "When you're working in a kitchen, you're never alone.



You want it to be a happy working environment, so you have to learn how to get along with the team. It was good experience because now I've got to work with directors, producers, runners."

Despite the free lunches she got while working, the Jamaican restaurant wasn't Shanequa's favourite summer job. That was selling makeup at events when she was 16.

"The company I worked for would have a stand at events like *The Clothes Show*, horse races – places like that. I'd go there for the day and sell makeup. I loved it because I was meeting new people all the time. It really helped to build my confidence." That's the most important thing when you're thinking about looking for a summer job, Shanequa adds. "Try to find something you'll really enjoy."

Watch *Newsround* on CBBC at 7.45am on weekdays and 8.20am on weekends

JOB FACTS

£ You have to be 13 to apply for a job.

£ If you're aged 13-16, you can't work during school hours.

£ You can work for a maximum of two hours on a school day or a Sunday.

£ During school holidays you can work up to 25 hours a week if you are aged 13-14, and 35 hours if you are aged 15-16.

£ You can't work more than eight hours a day during holidays or Saturdays.

PHOTO: BBC / AMY BRAMMALL



Mr MoneyJar's advice for young entrepreneurs

- 1 Make someone else's life easier**
 You make money by solving problems for people. That could be your parents, trusted adults in your neighbourhood, or your friends. You might cut your neighbour's grass or sell sweets to your friends at lunch time in school. The bigger the headache you remove, the more money they will pay you.
- 2 Work out your prices**
 A really simple way to work out how much to charge is to find out how much other people are asking for a similar job or product. This is called benchmarking. You can either do research online, or ask around.
- 3 Set a financial goal**
 Another good way to think about pricing is to start with the amount that you want to make and work backwards from that. So if you want to make £100 in a month, that's £25 a week. There are five working days in a week. So that's £5 a day. Think: what thing can I charge £5 a day for?
- 4 Be careful mixing business and friendship**
 If you are involving friends or people you know, you need to have boundaries. If you're selling stuff in school, be open to the fact that your friends might not want to buy from you.
- 5 And if things go really, really well...**
 Remember: if you come up with a really good idea and you make loads of money, you will be classed as a business owner. When you make your first £1,000 in a year, that's when you have to think about tax.

Timi Merriman-Johnson is a qualified financial adviser, award-winning content creator and founder of UK-based financial education company Mr MoneyJar Ltd mrmoneyjar.com

Tips on saving for a rainy day



How to keep extra cash for when things don't go to plan

HAVE A GOAL

Work out how much you want to save and how long it will take. Make a savings chart using coloured pens and stickers, and stick it to your wall. Tick off each date and the money you save as you go.

EARN EXTRA CASH

Ask if you can do extra chores for cash. This could include tidying your room, putting laundry away or emptying bins.

SELLING SITES

If you have things you don't want any more, ask an adult to help you sell them online.

STAY FOCUSED

It's easy to spend money because your friends do. Try to resist splashing your cash on things you don't want or need.

How to be a money superstar

Be like Taylor Swift and make a difference with your cash.
By Lucy Mason

As well as being a multi-talented singer-songwriter who sells millions of albums and performs in sold-out stadiums, Taylor Swift uses her star power and money to help others – and you can too!

Making a difference

You may not have millions of pounds to give away but, like Swift, you can still make a difference with your money. Summer means longer days, more free time and warmer weather so it's a great chance to put fundraising plans into action. This could be saving a small chunk of pocket money each week, asking for donations to your favourite charity instead of birthday presents, or planning fundraisers with your friends.

Choosing to help

Swift supports lots of good causes around the world, and donated to foodbanks in cities that hosted her UK Eras tour concerts. Liverpool foodbank says Swift covered its food bill for a year, while Cardiff will buy a truck-full of goods with her donation. Swift is showing we can all help others, however big or small. In fact, kindness benefits everyone, including ourselves. Studies show it boosts self-esteem (how you feel about yourself), makes you more positive, gives you more energy and can even help you live longer.

Fundraising fun

Start by choosing a cause you feel strongly about. This could be something close to home, like raising money for your local foodbank or homeless shelter, or a big charity that reaches more people. Next, make a fundraising plan. Work out how much you can afford to spare if you're donating pocket money, otherwise use your own superstar power to raise cash. This could involve washing cars, running cake or lemonade stalls, walking your neighbour's dog or holding a sponsored read. Make it extra fun by getting your friends involved and check with a parent or carer before you start. Or be even more like Taylor Swift by putting on your own music concert and donate the profits from your sold-out show.

Staying safe online



Playing games, watching videos or sharing photos with friends? Here's how to do it safely.
By Stuart Drudge

Summer holidays means more time outside, but also more time on our phones, consoles and computers when we're not at school. That's why it's important to be smart about staying safe online. Here's how:

Don't give away personal information

If you're talking or playing online, it's very important to avoid giving your personal details away to people who you don't know. That includes your real name, address, phone number or the name of your school.

Online friends should be real-life friends

Playing games or sharing photos can be more fun with friends, but make sure they're your real friends rather than strangers. If someone you don't know (or have just met in a game) sends you a friend request, don't feel pressured to accept it.

Report or block bullies and talk about any worries

Online 'cyberbullying' can be as upsetting as physical bullying. If you see someone being bullied in a game or on social media, there is usually a way to report it. If you feel you're being bullied, log out and talk to an adult you trust.

Be money-wise when faced with in-app purchases

Lots of games have in-app purchases now, from player packs in EA Sports FC to Roblox power-ups. Spending money while having fun isn't bad in itself, but don't feel you have to. Stop, think about whether you really want to buy something, and check with an adult first.

If it sounds too good to be true... it probably is!

If you see a pop-up advert promising free V-Bucks for Fortnite or Robux for Roblox if you just enter some of your details... don't! These are almost always scams trying to get people's personal information.



MR BEAST

Jimmy Donaldson, also known as YouTuber Mr Beast, is famous for extreme challenges and giving away piles of cash. He also donates millions of pounds to foodbank charities in the US and good causes overseas.

Be like Mr Beast: Donate or volunteer at your local foodbank.



ZENDAYA

The star of films like *Spider-Man: No Way Home* uses her fame to raise money and awareness for lots of good causes including anti-bullying and children's charities.



Be like Zendaya: Sell tickets for a movie night at home and donate the profits to charity.

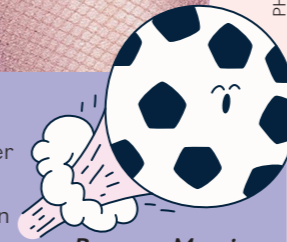


LIONEL MESSI

Believed to be the best footballer in the world, Messi spends his time and money helping children who don't have enough food, medicine and clean drinking water. He also supports disabled children in sport.



Be more Messi: Hold a beat-the-goalie challenge in return for some donations.



PHOTOS: IMAGESPACE / UPI / SAHARA WILLIAMS / SOPA IMAGES LIMITED / ALAMY



QUIZ

66
your say

Are you a spender or a saver? Take our quiz to find out...

1 The sun is shining and you fancy an ice cream. Do you:

A Buy a double-cone 99 with sprinkles and flakes?

B Make your own lollies at home with fruit juice or yoghurt?

2 A new video game is being released that you really want to buy. Do you:

A Empty your piggy bank and splash the cash?

B Make a savings plan and ask if you can do extra jobs at home in return for money?

3 You find a £10 note on the ground and are told you can keep it. Do you:

A Go shopping of course!

B Put it in your money box for a book or that video game you're saving up for?

4 You and your friends are planning a mini-adventure. Do you

A Suggest a day out at a theme park or indoor climbing wall?

B Pack a picnic and ball games and head to your local park or beach?

5 Summer's a great time for a clear-out and you've got loads of unwanted stuff. Do you:

A Give it all away and buy something new?

B Ask an adult to help you sell it online and save the money you make?



Maeve Kennedy, 13, Oxfordshire

It's hard because I say that I will save my money and then I spend it! I did save up for a White Fox jumper. I love it, and I wear it all the time now. Last year I got my very own bank card and that's been really good for me. It's a junior account, so my dad helps me manage it. But it just feels like I'm more in control of stuff and that is quite nice.

66
your say



Peggy Kennedy, 11, Oxfordshire

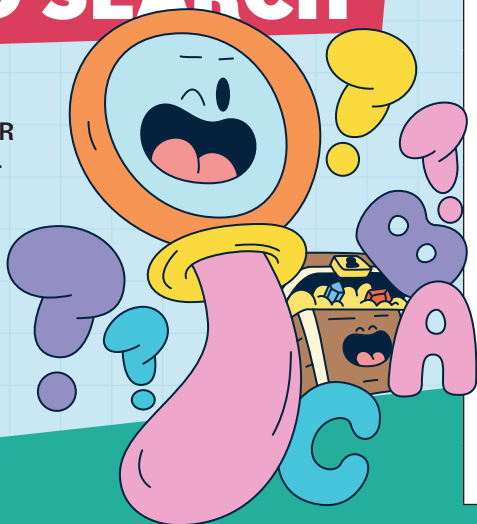
I'm a spender, definitely. I went to a kitchen shop and I saw a chocolate fountain and I really wanted it. So I saved up enough money to get the chocolate fountain. And then Mum said, you probably don't really want to get that. On Mum's bank card she has a little pocket that has money that people have given me for birthdays on it, so I sometimes save in there. I want to start saving my pension early because Mum said that that's a very smart thing to do.

Mostly As: Spender. You have fun with money, but be careful. Splashing out too much may stop you affording the things you need.

Mostly Bs: Saver. You know how to spend and save wisely. This helps you enjoy money even when you don't have much of it.

WORD SEARCH

- ADVENTURE
- ENTREPRENEUR
- EMPLOYMENT
- FOODBANK
- FUNDRAISE
- TREASURE
- SPENDER
- SAVER



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